

NO. 01 · PUBLISHED NOVEMBER 1, 2026 · THE HOLIDAY ISSUE, OCTOBER–DECEMBER

The Central Texas *Edit*

Market insight and seasonal living for those who call Central Texas home, and those about to.

01 LIVE 02 BUY 03 SELL 04 RELOCATE 05 INVEST 06 HOME

COMING NEXT *The December issue: October's numbers, the season around Central Texas, and smart year-end moves.*



THE MONTH AT A GLANCE

$421K
Median sale price, Austin metro · September 2026

5.4
Months of inventory, Austin metro · September 2026

7.24%
30-year fixed average · week of Oct. 29, 2026

Jan. 31
Property tax bills due. Ask your CPA about paying in December.

IN THE NEXT ISSUE OF THE EDIT

December is almost here. Next issue, we'll bring you October's numbers, the best of the season around Central Texas, and the year-end moves worth making before the calendar turns.

ARRIVING THE 1ST, FIRST THING IN THE MORNING.

About the numbers. All data in this issue is deemed reliable but not guaranteed, and is current as of publication. Any plan to buy or sell is prepared from an independent review of the facts and figures current at that time.

A LETTER FROM CHRISSIE

The season of *gathering*

Welcome to the very first issue of *The Central Texas Edit*. The Central Texas market has changed, and the old rules don't work the way they used to. Today it rewards preparation: buyers who know their numbers, and sellers who are ready on day one. Each month, I'll give you the facts, the timing, and the moves the pros are making.

Consider this the start of an ongoing conversation. Each issue will pick up where the last one left off: what the numbers did, what we thought they might do, and what deserves your weekend next.

Beneath the festivals and fall color is one simple idea: protect what you're building here. For most homeowners, the home is the largest part of their net worth, and it rewards attention. Well-kept homes hold their value. Tired ones rarely sell at the top of the market. That's why every issue ends with a care list built for our weather.

It's also a quietly strategic season. Buyers who shop in November and December are serious, and sellers who list now face less competition than they will in spring. Every link in these pages leads somewhere useful. Consider me your source for the source.

Wishing you a beautiful season, and a home that feels exactly like home.

Chrissie Poindexter

REALTOR®

All City Real Estate, Ltd. Co.

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SECTION 01

01 Live

The season in and around Central Texas: where to go, what to taste, and what to bring home.

Nov. 6–15

Wurstfest

NEW BRAUNFELS

Ten days of polka, sausage, and steins at Landa Park, now with a German wine garden in the old hydro plant. Admission is free Nov. 9–12 and after 3 p.m. on the 15th; kids 12 and under are always free.

Details →

Early–mid Nov.

Fall color at Lost Maples

VANDERPOOL

The Hill Country's most famous show of red and gold bigleaf maples. Check the park's foliage reports and reserve a day pass before you drive.

Details →

Nov. 14–15

Texas Book Festival

AUSTIN

Hundreds of authors, free and open to the public, around the Capitol grounds. Bring a tote bag. You'll need it.

Details →

Nov. 26

Thundercloud Subs Turkey Trot

AUSTIN

A Thanksgiving-morning tradition that turns downtown into one very cheerful 5-mile parade of runners, walkers, and costumes.

Details →

Nov. 27–Jan. 9

Lights Spectacular

JOHNSON CITY

The Blanco County courthouse square and the PEC grounds glow with millions of free lights, switched on at 6 p.m. on Nov. 27. Pair it with dinner in Fredericksburg.

Details →

Dec. 4–6

Christmas Stroll

GEORGETOWN

The Most Beautiful Town Square in Texas at its most festive: parade Saturday morning, makers, music, and lights.

Details →

Dec. 10–23

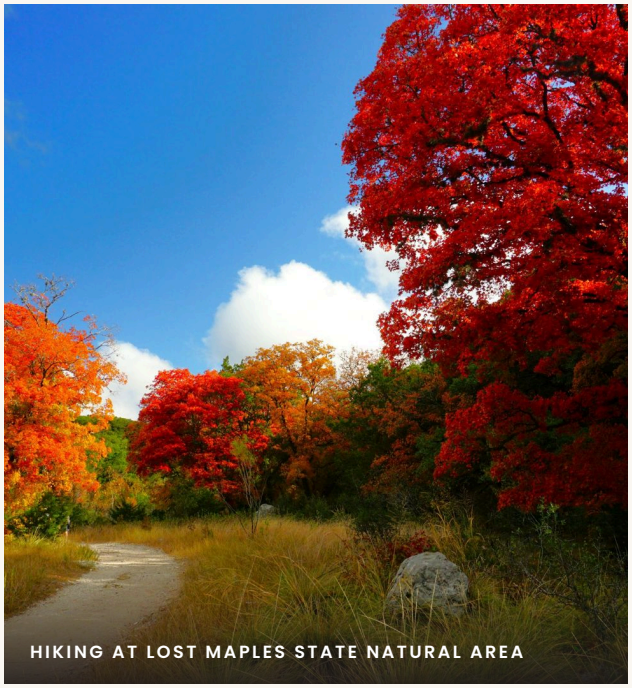
Austin Trail of Lights

ZILKER PARK

The 62nd year of Austin's favorite holiday walk. Free nights include Dec. 10–11 and 13–17; tickets are needed on other nights.

Details →





HIKING AT LOST MAPLES STATE NATURAL AREA

> *"Buyers who tour homes in December aren't browsing. They're planning."*

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SECTION 01 · LIVE, CONTINUED

Tastes of the *season*



HARVEST

Pecan season

Texas pecans come in from fall into early winter. San Saba calls itself the Pecan Capital of the World, and it's a lovely Hill Country drive to find out why.



DAS PEACH HAUS VINEYARD
FREDERICKSBURG, TX

SIP

Wine Road 290

Between Johnson City and Fredericksburg, tasting rooms trade summer crowds for crisp afternoons and fireside pours. Book ahead on holiday weekends.



PLANT

Next spring's bluebonnets

Fall is the time to sow wildflower seed in Central Texas. Scatter on bare soil, press it in, and let winter do the work.

Planting guide from TxDOT →

WEEKEND ITINERARY

A slow Hill Country Saturday

MORNING
Coffee on the square in Georgetown or Wimberley

MIDDAY
A winery lunch along Highway 290

GOLDEN HOUR
Pecans and peach butter from a roadside stand

AFTER DARK
The lights in Johnson City



THE MILEHAM BUILDING, 1891
DOWNTOWN GEORGETOWN, TX



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MARKET PULSE · FOR BUYERS AND SELLERS

The numbers, *decoded*

Prices are steady, sales have slowed, and the advantage belongs to whoever is best prepared. Here's the snapshot.

$421K
Median sale price, Austin metro · September 2026
+1.4% year over year

5.4
Months of inventory, Austin metro · September 2026
Approaching balance

92.7%
Average close-to-list price · September 2026
Up from 91.4% in Sept. 2025

7.24%
30-year fixed average · week of Oct. 29, 2026
Up from 6.17% a year earlier

SEPTEMBER 2026	MEDIAN PRICE	YOY	CLOSED SALES	YOY	MONTHS OF INVENTORY
Austin–Round Rock–San Marcos MSA	**$421,000**	**+1.4%**	**2,223**	**-14.8%**	5.4
City of Austin	$570,958	+4.2%	777	-12.7%	5.4
Travis County	$497,400	+2.6%	1,031	-9.6%	5.8
Williamson County	$395,000	-2.5%	765	-12.1%	5.0
Hays County	$399,900	+10.8%	294	-30.5%	4.8
Bastrop County	$340,000	-1.2%	105	-21.1%	7.6
Caldwell County	$301,500	+1.0%	28	-36.4%	6.4

IF YOU'RE BUYING

Leverage, used wisely

More choice and longer market times mean room to negotiate price, repairs, and seller help with closing costs or a rate buydown.

IF YOU'RE SELLING

Win the first two weeks

Homes priced right and presented well still move. With 5.4 months of inventory, buyers can afford to wait for the next listing. A home priced right and ready on day one gives them a reason not to.

Sources: **Unlock MLS, September 2026 Central Texas Housing Report (closed sales Sept. 1–30) →** Freddie Mac Primary Mortgage Market Survey, via Mortgage News Daily. Figures change monthly; ask me for your neighborhood's numbers.

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SECTION 02

02 Buy

For the buyer who wants a home before the holidays, or a head start on spring.

Winter is a buyer's secret season. Fewer people are touring, sellers who list now are motivated, and you'll have space to compare without a bidding war at every turn.

THE SMART MOVE THIS MONTH

Ask for the rate, not just the price

With rates above 7%, a seller-paid buydown can lower your monthly payment more than a modest price cut. I'll run both ways side by side so you can see which one wins.

Three things to do before January

- **Get fully pre-approved.** Year-end paperwork moves slowly; start early.
- **Check down-payment help.** TSAHC and TDHCA programs can cover up to 5% of the loan for qualified buyers.
- **Sign your buyer agreement.** Texas requires one before showings, and compensation is always negotiable.

Check TSAHC eligibility →

TDHCA homebuyer programs →



FROM THE GUIDE

Home Perfect Match™

When the right home isn't for sale yet, a targeted mail campaign invites owners in your chosen area to talk before they list. Included with Gold and Platinum buyer representation.

See how it works →

FREE FOR THE ASKING

The Central Texas Buyer Guide

A 31-page playbook: market, money, the five phases of buying, and fillable checklists.

Get the Buyer Guide →

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SECTION 03

03 Sell

For the homeowner wondering whether a winter listing makes sense. Often, it does.



HOLIDAY STAGING

Festive, not crowded

- A wreath and warm white lights: yes
- Inflatables and every ornament you own: after closing
- Keep trees compact so rooms still feel large
- Fresh greenery on the table, not on every surface

Listing between Thanksgiving and New Year's means less competition and buyers who mean business. The catch: your home has to look ready on day one, because the window is short.

92.7%

Average close-to-list price across the Austin metro, September 2026 (Unlock MLS). The gap between asking and selling is where pricing strategy pays off.

Before you list this season

- **Price for the market you're in.** A data-backed CMA beats an online estimate every time.
- **Know your net.** Concessions, payoff, and prorated taxes all come off the top.
- **Plan the move.** A leaseback can buy you time after closing.

FREE FOR THE ASKING

The Central Texas Seller Guide

Pricing, presentation, a fillable net sheet, offer comparison, and the Owner Oversight service for out-of-area owners.

Get the Seller Guide →

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SECTION 04

04 Relocate

For newcomers, returners, and anyone weighing a move to Central Texas.

Central Texas keeps growing, and the region is building to match. If you're planning a move, here's what's changing on the ground and what will surprise you about owning a home here.

GROWTH WATCH

A bigger front door at AUS

Austin-Bergstrom has broken ground on Concourse M, part of its multi-year "Journey With AUS" expansion program.

Expansion updates →

Taylor's chip campus

Samsung expects its first Taylor fab to begin operations this year, with construction of a second fab slated to start at year's end. Eastern Williamson County is feeling it in jobs, housing demand, and new roads.

The latest from Korea Times →



THE PENNYBACKER (360) BRIDGE
LAKE AUSTIN

BUYING FROM OUT OF STATE?

Shop Central Texas from anywhere

- **Live video tours** on your schedule, with honest commentary on what the camera misses
- **Neighborhood drive-throughs** on video: commute routes, parks, and the nearest H-E-B
- **Offer to keys remotely:** e-signing, mobile notary, and a mail-away closing
- **Research the basics** with official data on schools and property taxes

Texas school report cards (TEA) →

KNOW BEFORE YOU MOVE

Five Texas surprises

- **No state income tax,** but property taxes are higher. Rates vary by address.
- **Homestead exemption.** File with your county appraisal district once you've moved in; the school-tax exemption is now $140,000.
- **MUDs and PIDs.** Common in newer communities and part of your total tax bill.
- **Insurance matters.** Roof age and hail history drive premiums. Ask for the CLUE report.
- **Buying from a distance?** Virtual tours, remote closings, and video walk-throughs make it simple.

MOVED AWAY, STILL OWN A HOME HERE?

Owner Oversight

You've relocated out of state, but your Central Texas home still needs to sell. I become your eyes and hands on the ground: weekly visits with dated photo reports, repair and vendor coordination, and a remote closing. You sell your Texas home without flying back.

Relocation and Owner Oversight →

YOUR FIRST 90 DAYS

The newcomer checklist

- Register your vehicle within 30 days of moving
- Trade in your out-of-state license within 90 days
- Set up utilities early; some areas have several providers
- Update your voter registration with your new county
- Learn your trash, recycling, and bulk-pickup schedule
- Check local watering schedules and burn bans
- Find your county tax assessor-collector for vehicle and property taxes

Texas DPS: new residents →

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SECTION 05

05 Invest

For owners of rentals, second homes, and anyone thinking about the long game.

After years of new apartment supply pushing rents down, the Austin rental market is showing its first signs of firming.

+1.3%	$1,425	~97,000
Austin rent growth, Q2 2026	Average monthly apartment rent	Market-rate units added since 2020
First quarterly gain since fall 2022	**About $400 below the 2022 peak**	**Much of it still leasing up**

Source: RealPage Analytics, Q2 2026 →

HOW INVESTORS ARE READING IT

A buyer's market for income property

Softer prices and more motivated sellers can mean better entry points, while firming rents help the long-term math. The key is underwriting today's rent, not tomorrow's hope.

RUN THE REAL NUMBERS

Costs that sink a rental

- **Property taxes** at the investor rate, with no homestead cap
- **Insurance** priced as a landlord policy, not owner-occupied
- **HOA dues** and any lease or rental restrictions
- **Vacancy**: budget at least a few weeks a year
- **Maintenance and capital reserves** for roof, HVAC, and water heater
- **Property management**, if you won't self-manage



Year-end investor checklist

- **Review your tax bill.** Texas property taxes are generally due by January 31.
- **Plan your protest.** Appraisal notices arrive in spring; have comps ready.
- **Check local rules** on additional units, short-term rentals, and permits before you buy.
- **Talk to your CPA** about depreciation, 1031 exchanges, and year-end timing.

ASK ME

Rent and value estimates

Thinking about buying, renting out, or selling a property? I'll pull recent sales and rental comps so you can decide with real numbers.

Request an analysis →

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SECTION 06

06 Home

Protect what you're building. The seasonal care list, made for Central Texas weather.

Your home is likely the largest asset you'll ever own. Across American households, the primary residence is the single biggest asset category, more than a quarter of all household assets. Maintenance isn't glamorous, but it compounds: small fixes now are what let a home sell near the top of the market later. Federal Reserve Survey of Consumer Finances →

Before the first freeze

- [ ] Insulate exposed pipes and outdoor faucets
- [ ] Know where your main water shut-off is
- [ ] Drain and insulate the irrigation backflow preventer
- [ ] Cover tender plants on freeze nights
- [ ] Test your generator, if you have one

Heating & safety

- [ ] Schedule a heating tune-up and change filters
- [ ] Test smoke and CO alarms; swap the batteries
- [ ] Have the chimney inspected before the first fire
- [ ] Check space heaters for auto shut-off
- [ ] Use outdoor-rated cords for holiday lights

Outside & garden

- [ ] Plant trees and shrubs: fall is the best time
- [ ] Sow wildflower seeds on bare, sunny soil
- [ ] Prune oaks now; avoid February–June (oak wilt)
- [ ] Clear gutters after the leaves drop
- [ ] Mulch beds to protect roots from cold

Paperwork & money

- [ ] Review your property tax bill, due by Jan. 31
- [ ] Homestead filed? If not, apply in the new year
- [ ] Photograph your home for an insurance inventory
- [ ] File receipts for this year's improvements
- [ ] Review your homeowner's policy and deductible

WHY THE TIMING MATTERS

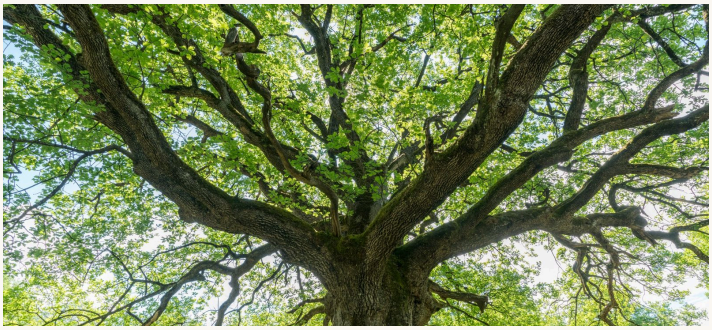
Oaks and the calendar

Texas A&M Forest Service advises avoiding oak pruning from February through June, when the beetles that spread oak wilt are most active. Late fall and winter are the safe window, and fresh cuts should still be painted.

AFTER A FREEZE

Check before you call

If a pipe bursts, shut off the main valve first, then call a licensed plumber and your insurer. Photograph everything before cleanup.





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SOURCES DIRECTORY

The source for the *source*

Every link and figure in this issue, in one place. Bookmark the ones you'll use again.

Events & places

Wurstfest · Wurstfest Association, via Visit New Braunfels	Dates, tickets, and free days, Nov. 6–15	visitnbtx.com →	p. 3
Lost Maples State Natural Area · Texas Parks and Wildlife Department	Foliage reports and day passes	tpwd.texas.gov →	p. 3
Texas Book Festival · Texas Book Festival	Authors, schedule, and maps, Nov. 14–15	texasbookfestival.org →	p. 3
ThunderCloud Subs Turkey Trot · ThunderCloud Subs	Thanksgiving-morning race registration	thundercloud.com →	p. 3
Lights Spectacular · Pedernales Electric Cooperative (PEC)	Johnson City lights, Nov. 27–Jan. 9	mypec.com →	p. 3
Georgetown Christmas Stroll · Downtown Georgetown Association (via Eventeny)	Parade, vendors, and schedule, Dec. 4–6	eventeny.com →	p. 3
Austin Trail of Lights · City of Austin	Free nights and tickets, Dec. 10–23	austintexas.gov →	p. 3
Das Peach Haus Vineyard · Das Peach Haus (Fischer & Wieser)	Fredericksburg vineyard, pictured on page 4	*Pictured, not linked*	p. 4
Wildflower planting guide · Texas Department of Transportation (TxDOT)	When and how to sow bluebonnets	txdot.gov →	p. 4

Market & economy

Central Texas Housing Report · Unlock MLS	Monthly prices, sales, and inventory	unlockmls.com →	p. 2, 5, 7
Primary Mortgage Market Survey · Freddie Mac, via Mortgage News Daily	Weekly average mortgage rates	mortgagenewsdaily.com →	p. 2, 5
Austin rent report, Q2 2026 · RealPage Analytics	Rent growth and new supply	realpage.com →	p. 9
Journey With AUS · Austin-Bergstrom International Airport (City of Austin)	Airport expansion updates	flyaustin.com →	p. 8
Samsung Taylor fab · The Korea Times	Plant timing and second-fab plans	koreatimes.co.kr →	p. 8
Survey of Consumer Finances · Board of Governors of the Federal Reserve System	Household assets and home equity	federalreserve.gov →	p. 10

Homeowner resources

Texas school report cards · Texas Education Agency (TEA)	Official school and district data	txschools.gov →	p. 8
Homebuyer assistance · Texas State Affordable Housing Corporation (TSAHC)	Down-payment help eligibility	tsahc.org →	p. 6
My First Texas Home · Texas Department of Housing and Community Affairs (TDHCA)	State homebuyer programs	welcomehome.tdhca.texas.gov →	p. 6
Moving to Texas · Texas Department of Public Safety (DPS)	Driver license for new residents	dps.texas.gov →	p. 8
Exemptions, values, and protests · Travis Central Appraisal District	Travis County homestead filing and appraisals	traviscad.org →	p. 8, 9
Exemptions, values, and protests · Williamson Central Appraisal District	Williamson County homestead filing and appraisals	wcad.org →	p. 8, 9
Exemptions, values, and protests · Hays Central Appraisal District	Hays County homestead filing and appraisals	hayscad.com →	p. 8, 9
CLUE report guidance · Texas Department of Insurance (TDI)	Check a property's claim history	tdi.texas.gov →	p. 8

Good to know. The organizations and resources in this directory are shared for information only. Unless noted, none paid to appear here, and including them is not an endorsement. Event details come from the organizers and may change, so please confirm before you go. Market figures are credited to their publishers.

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UNTIL NEXT TIME

Here's to *home*

Whether you're buying, selling, settling in, or simply loving where you live, I'd be honored to be your resource. Questions are always welcome, even the small ones.

NEXT TIME IN THE EDIT *October's numbers, December around Central Texas, and smart year-end moves. Then the Winter issue: cedar season, and a quiet head start on spring.*

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