
HOUSTON HOME BUYER GUIDE

Katy: before you buy

Compare Katy resale homes and new construction, including school-district boundaries, commute routes, flood information, and HOA costs.

Compare the properties

Compare resale homes and new construction, including builder incentives, HOA fees, and the full monthly ownership cost.

Single-family across master-planned communities. Townhome options in some areas. Limited true rural inventory.

A few communities to compare

Cinco Ranch, Cane Island, Cross Creek Ranch (Fulshear comparison). Compare the current homes and documents for each address; community names alone do not establish costs, school assignments, or what can be built.

Try the route you will use

Routes to compare include I-10 and the Westpark Tollway. Test the drive from the specific home to your regular destination, including its entrance or parking garage, at the hours you expect to travel. Traffic and roadwork can change the result.

Bring these local questions

1. Which community has homes, costs, and amenities that fit your plans?
2. What's the HOA reserve study saying about future special assessments?
3. How is new construction affecting resale comps in this neighborhood?
4. What's the school zoning specifically, even within Katy ISD it varies?
5. What's the timing on completing community amenities (if buying new)?

BEFORE YOU MAKE AN OFFER

Check the exact address

Costs and comparable sales

Review recent sales, the proposed loan terms, current taxes, insurance quotes, HOA dues, and any MUD or other district charges. Keep repairs and cash reserves in the budget.

School assignments

If relevant to your search, confirm the district and assigned campuses directly with the district for the exact address. Use txschools.gov for district and campus information. Ask about boundary changes and enrollment; contact private schools separately.

Flood history and condition

Check current FEMA and local flood maps, available disclosures and claim history, and property-specific insurance quotes. A mapped zone does not rule out flooding. Arrange inspections and ask qualified specialists about issues outside a general inspection.

Restrictions, permits, and utilities

Review recorded restrictions, the survey, easements, HOA documents, and the applicable municipality. Confirm utility service, permits, and any restrictions affecting rentals, additions, or a future build.

Contract dates and financing

Review the written showing or representation agreement before proceeding. A pre-approval letter is not a guaranteed loan. Any option period is negotiated; confirm the fee, payment deadline, and termination-notice deadline in the contract.

Talk it through with CGP

Bring your destinations, timing, shortlist and unanswered questions to a conversation with CGP.

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Current city guide: <https://cgprealtygroup.com/houston/katy/guide>

Area details: <https://cgprealtygroup.com/areas/katy>

[Texas school information](#) | [FEMA flood maps](#) | [TREC written-agreement guidance](#)