MOVETOFRISCO.COM · DIGITAL DOWNLOAD

Frisco Insider Pro

Your numbers. Your shortlist. Current, dated data for the move you are actually making.

Prepared November 2026 · Refreshed monthly

The Pro difference

The free guides explain Frisco. This pack helps you price **your** candidate homes, test builder offers in writing, and work through the exact Texas deadlines that follow a move.

No builder names. No invented “best vendor” list. No generic filler.

How to use this pack

1. **Start with the worksheets.** Enter the same loan assumptions for every candidate home.
2. **Verify the district line.** Tax rate, PID/MUD treatment and HOA dues are address-specific.
3. **Put every incentive in writing.** An oral promise is a lead, not a verified offer.
4. **Work the calendar backward.** The move plan turns closing and residency dates into deadlines.

Edition control: November 2026. Tax figures are orientation ranges, not quotes. Confirm parcel-level figures with the county appraisal district and the official sources listed inside.

Start here: Complete page 2 before comparing neighborhoods or accepting a builder’s monthly-payment estimate.

Compare the payment you will actually live with

A list price is only one line of the cost. In Frisco, Prosper and Celina, the appraisal value, taxing jurisdictions, special districts, HOA dues and insurance can change the monthly answer for homes that look similarly priced.

1. Your inputs
Price, loan, tax and district data for each address.

2. Your formula
The same math for every home—no selective estimates.

3. Your comparison
A worked example and city orientation ranges.

4. Your shortlist
Blank rows for verified incentives and real candidates.

5. Your deadlines
Move, license, vehicle and homestead steps.

The formulas

$$\text{Monthly principal \& interest} = \text{Loan} \times \text{monthly rate} \div [1 - (1 + \text{monthly rate})^{-\text{number of payments}}]$$

$$\text{Monthly property tax} = \text{Taxable value} \times \text{combined tax rate} \div 12 \quad | \quad \text{Monthly PID/MUD} = \text{annual assessment} \div 12, \text{ or taxable value} \times \text{district tax rate} \div 12$$

Use the structure that matches the parcel's disclosure. Do not add a PID/MUD amount twice: it may be represented as a tax-rate component, a separate annual assessment, or a combination defined by the district documents.

Candidate-home worksheet

Enter for each home	Home A	Home B	Home C
Address / community / city			
County + school district			
Purchase price			
Down payment			
Loan amount			
Lender rate + term			
Monthly principal & interest			
Appraised / taxable value used			
Exemptions reflected, if any			
Combined property-tax rate			
Monthly property tax			
PID/MUD annual charge or rate			
Monthly PID/MUD amount			
Monthly HOA dues			
Monthly homeowners insurance			
PMI/MIP or other required monthly fee			
Utilities + maintenance reserve			
TRUE MONTHLY COST			

Verification rule: Pull the combined tax rate and special-district treatment for the exact parcel—not from the community brochure alone. Keep the seller/builder disclosure and appraisal-district printout with this worksheet.

One sample, fully worked

The inputs below illustrate the arithmetic only. The interest rate is a sample lender quote for the example—not a market rate—and the PID, HOA and insurance figures are placeholders, not quotes for any property.

Sample input / line	Calculation	Monthly
Purchase price	$600,000 sample price	—
Down payment and loan	$120,000 down; $480,000 loan	—
Principal & interest	Sample 6.500% fixed, 30 years	$3,034
Property tax	$600,000 taxable value × 1.80% ÷ 12	$900
PID amount	$1,800 sample annual assessment ÷ 12	$150
HOA dues	Sample amount	$125
Homeowners insurance	Sample escrow amount	$250
Illustrative true monthly cost	Before utilities, maintenance and any PMI/MIP	**$4,459**

Frisco vs. Prosper vs. Celina: orientation ranges

These are typical published combined-rate orientation ranges for planning a first comparison. They are **not quotes**. A single address can fall outside a range because school district, county, city limits and special-district boundaries do not follow the marketing name of a community.

City	Typical combined-rate orientation	Tax on $600,000 taxable value	Special-district check
Frisco	Approx. 1.60%–2.00%	$9,600–$12,000 / year $800–$1,000 / month	Confirm whether a PID/MUD or other district amount is included in the combined rate, billed separately, or not applicable.
Prosper	Approx. 1.90%–2.20%	$11,400–$13,200 / year $950–$1,100 / month	New-development districts are parcel-specific. Use the disclosure for the lot, not a town-wide assumption.
Celina	Approx. 2.00%–2.30%	$12,000–$13,800 / year $1,000–$1,150 / month	Many growth areas require a separate PID/MUD review. Confirm the annual assessment, rate, remaining term and payoff terms.

What to request before you offer

- ☐ The full taxing-jurisdiction list and combined rate for the exact parcel.
- ☐ The statutory PID/MUD notice or seller disclosure, including how the charge is calculated.
- ☐ The current HOA dues, transfer/resale fees and any supplemental assessments.
- ☐ A lender Loan Estimate using the same district and insurance assumptions as this worksheet.

Tax-rate ranges prepared for the November 2026 edition as orientation only. Verify your exact address with the Collin Central Appraisal District or Denton Central Appraisal District before acting.

November 2026 field tracker

This tracker records the offer patterns to test on Frisco-area new-build homes this month. It intentionally names no builders and treats no pattern as a live offer for a specific home.

> **Verified means written:** A pattern becomes a verified offer only when the sales office and lender provide dated terms for a specific home, including conditions and expiration. Keep the written sheet with your worksheet.

Area	Offer pattern to verify	How to value it	Must be answered in writing
Frisco	Temporary rate buydown structure	Compare payment by year, not just the first-year payment; check the note rate after the buydown ends.	Who funds it? Which homes qualify? What contract and closing dates apply?
Frisco	Closing-cost assistance tied to preferred lender/ title	Compare total cash to close and lender fees against an outside Loan Estimate.	Maximum credit? Eligible uses? Is any amount lost if costs are lower?
Prosper	Permanent rate buydown or lender credit	Compare APR, points, fees and break-even period against the unassisted quote.	Is the credit builder-paid, lender-paid or both? Does the rate lock change the value?
Prosper	Inventory-home price adjustment or included options	Separate a true price reduction from options you would not have purchased at retail value.	Does the adjustment change the appraisal basis and tax estimate? Is it in the contract?
Celina	Closing-cost assistance	Value only the amount that offsets costs you must actually pay at closing.	Preferred-lender requirement? Expiration? Can it combine with a buydown?
Celina	Design/options support or rate support	Compare the contract price, monthly payment and likely appraisal effect—not the brochure value.	Are selections limited? Is the support a credit, price reduction or lender incentive?
All three	Preferred-lender credit	Run the full-cost comparison: rate, APR, points, lender fees, lock period and cash to close.	What happens if closing moves? When does the lock or offer expire?

How to verify this month’s offers

1. Pick a specific home or lot. “Community-wide” language does not prove that the offer applies to it.
2. Ask for the dated offer sheet, the contract addendum language and the lender’s current Loan Estimate.
3. Ask whether the incentive is funded by the builder, lender or both—and whether another offer is displaced.
4. Compare the same home with and without the incentive over the period you realistically expect to keep the loan.
5. Write the expiration, contract deadline, closing deadline and lock terms into the shortlist on the next page.

Monthly refresh: This section is dated November 2026. Incentives can change, expire or be limited to selected inventory at any time. Re-verify before making an offer.

Turn a sales conversation into comparable data

Use one row per specific home. Do not combine the best rate from one quote with the best credit from another unless the lender confirms—in writing—that the combination is available.

Date verified	City / community / home	Offer in writing	Conditions	Deadline	Cash value	Monthly effect

Seven questions before you sign

1. Does this apply to this exact home?
2. What are the contract and closing deadlines?
3. Must I use a preferred lender or title company?
4. Can this combine with the other offer quoted?
5. What is the cash-to-close difference?
6. What is the payment after any temporary buydown ends?
7. Where is the promise written in the contract?

Documents to keep together

- ☐ Dated incentive sheet
- ☐ Current Loan Estimate
- ☐ Outside-lender comparison
- ☐ PID/MUD disclosure
- ☐ HOA dues and fee schedule
- ☐ Completed cost worksheet
- ☐ Contract addenda

Payment trap: A lower first-year payment is not the same as a lower-cost loan. Always record the fully indexed/note-rate payment and the total lender charges before ranking homes.

Your ranking

BEST TRUE MONTHLY COST

BEST CASH-TO-CLOSE POSITION

BEST VERIFIED INCENTIVE

BIGGEST UNRESOLVED RISK

Weeks 13–7: decide, verify and reserve

Set “Day 0” as your move-in or residency start date. Some state clocks run from the date you move to Texas, not the closing date—confirm which date applies to your situation.

Timing	Work to complete	Deadline / proof
Days 90–84 13 weeks out	Set target closing and move dates. Complete the True Monthly Cost Worksheet for the leading homes. Identify the county, school district and attendance zone for each exact address.	Worksheet completed; zone verified with the district.
Days 83–77 12 weeks out	Build the home shortlist. Request dated, written incentive terms and compare lender quotes using identical tax, district and insurance assumptions.	Offer sheets and Loan Estimates filed.
Days 76–70 11 weeks out	Schedule inspection or builder walkthrough steps required by your contract. Collect homeowners-insurance quotes using the exact address and roof/ construction details.	Inspection and insurance tasks calendared.
Days 69–63 10 weeks out	Get moving bids. For an interstate move, verify the mover through FMCSA’s Protect Your Move; for a Texas intrastate move, verify licensing through TxDMV. Reserve storage only if the dates require it.	Written estimate; license/ registration checked.
Days 62–56 9 weeks out	Assemble school records: birth certificate, immunization record, parent/ guardian ID and the proof of residency the campus will accept. Confirm registration steps with Frisco ISD or the applicable district.	School packet started; campus requirements noted.
Days 55–49 8 weeks out	Track contract, appraisal, title and lender milestones. Review HOA documents and the PID/MUD disclosure again against the worksheet.	Any mismatch resolved before final approval.
Days 48–43 7 weeks out	Plan address changes, records transfers and service start/stop dates. Identify the water, electric, trash and internet providers for the exact address—not just the city.	Provider list ready on page 8.

School note: Frisco ISD registration information is at friscoisd.org. A Frisco postal address does not guarantee a Frisco ISD campus; verify the attendance zone by the property address.

Weeks 6–1, move-in and the first 30 days

Timing	Work to complete	Deadline / proof
Days 42–36 6 weeks out	Book move-in/move-out cleaning and any storage delivery. Use the FCC Broadband Map and provider availability checks for the exact address before scheduling internet installation.	Dates held; installation window selected.
Days 35–29 5 weeks out	Prepare a first-night kit: IDs, closing papers, chargers, medication, basic tools, cleaning basics and school documents. Confirm travel and temporary lodging only if your dates require them.	Document folder complete.
Days 28–22 4 weeks out	Clear lender conditions. Verify wire instructions using a trusted, independently confirmed source—not changed instructions received by email. Schedule closing and final walkthrough.	Closing date and funds process confirmed.
Days 21–15 3 weeks out	Start City of Frisco water service if the home is served by the city; otherwise start service with the provider identified for the parcel. Set the electric start date with CoServ or the retail provider serving the address. Submit school enrollment when you have accepted proof of residency.	Account confirmations saved.
Days 14–8 2 weeks out	Complete the final walkthrough plan. Reconfirm mover arrival, elevator/gate/access rules, keys, remotes and utility transfer times.	Move-day contact sheet printed.
Days 7–1 Final week	Close or sign the lease, collect keys and record meter/condition notes. Photograph the home’s condition and keep the closing packet accessible.	Keys, codes and closing documents secured.
Days 1–7 After move-in	Change locks or codes as appropriate. Learn trash/recycling days, set up the library account, and update your address with banks, insurers, employers and subscriptions.	City and school accounts active.
Days 8–14	Start the vehicle and license sequence below. Do not wait until the deadline to seek an inspection or DPS appointment.	Appointments/inspection underway.
Days 15–30	**Vehicle:** Complete Texas title/registration within 30 days of moving the vehicle to Texas. **Voting:** Submit voter registration so it is effective at least 30 days before an election in which you plan to vote.	Registration receipt and voter confirmation kept.
By Day 90	**Driver’s license:** Obtain a Texas driver’s license within 90 days of moving to Texas, if you will drive and hold an out-of-state license.	Texas DL issued.
Next Jan. 1–Apr. 30	**Homestead:** Use the standard Jan. 1–Apr. 30 filing window for the residence homestead exemption; check the appraisal district portal right after occupancy for parcel-specific filing instructions.	Application confirmation saved.

Keep the clocks separate: Vehicle registration is a 30-day clock. Driver licensing is a 90-day clock. Voter eligibility is tied to being registered at least 30 days before the election. The homestead exemption follows the appraisal district’s tax-year filing process.

Official starting points, not paid placements

This directory does not sell rankings or endorse a private vendor. It gives you the official place to start each task, the question that determines the right provider, and room to record the quotes you collect.

Need	Official starting point	First action / decision
Water, sewer & trash	**City of Frisco** friscotexas.gov	Use the city site for utility setup, trash and recycling if the address is city-served. If the home is outside city service, identify the water/sewer provider from the closing or seller documents.
Electric service — cooperative territory	**CoServ** coserv.com	Check the exact service address. If CoServ serves the meter, start service directly and record the requested start date and deposit requirements.
Electric choice	**Power to Choose** powertochoose.org	Texas electricity is deregulated in competitive areas. If the address is not in a cooperative/municipal territory, compare retail plans by rate structure, term, fees and renewable content.
Internet availability	**FCC National Broadband Map** broadbandmap.fcc.gov	Search the exact address first, then confirm installation availability and timing with the provider before booking a move date around it.
Schools & enrollment	**Frisco ISD** friscoisd.org	Verify the attendance zone and new-student registration requirements. Keep birth certificate, immunization records, guardian ID and proof of residency together.
City services & permits	**City of Frisco** friscotexas.gov	Use MyFrisco and the city departments for permits, service requests, city news and trash/recycling schedules.
Library	**Frisco Public Library** friscolibrary.com	Get a card with proof of the new address and check meeting rooms, children’s programs and newcomer resources.
Local business discovery	**Frisco Chamber of Commerce** friscochamber.com	Use the Chamber directory as a discovery source for local services. A directory listing is not this pack’s endorsement—verify license, insurance and references.

> **Address first:** Utility territories and school zones are determined by the parcel. Two homes on the same street can have different providers or campuses. Record the provider shown for your exact service address.

Utility setup record

Service	Provider for this address	Start date	Confirmation / account note
Water / sewer			
Trash / recycling			
Electricity			
Internet			

How to source movers, storage, cleaners and home help

Collect comparable written quotes. The “best” provider is the one whose license, availability, scope and total price you can verify for your dates.

MOVERS

Verify before you book

- **Interstate:** Start with FMCSA Protect Your Move — fmcsa.dot.gov/protect-your-move.
- **Within Texas:** Verify household-goods mover licensing through TxDMV — txdmv.gov.
- Get the estimate type, inventory basis, delivery window, deposit, cancellation terms and valuation/insurance options in writing.

STORAGE

Compare the contract, not just the unit

- Confirm climate control, access hours, gate/security process and truck clearance.
- Ask about administrative fees, insurance requirements, rate increases and lien terms.
- Measure the unit against your actual inventory; reserve only for the gap you expect.

CLEANERS

Define the scope

- Separate standard cleaning from move-in/move-out work: cabinets, appliances, baseboards, windows and garage.
- Ask who supplies products/equipment and how damage or missed work is handled.
- Confirm arrival window, access instructions and cancellation terms in writing.

LOCAL DISCOVERY

Use directories as leads

- Start with the Frisco Chamber directory and the service category you need.
- Check the relevant Texas license or registration where the trade requires one.
- Collect references and a written scope before paying a deposit.

Your vendor shortlist

Category	Company / contact source	License or proof checked	Total written quote	Decision
Mover				
Storage				
Cleaner				
Home service				
Home service				

No pay-to-rank: No business paid to appear in this pack, and no private service provider is endorsed by MoveToFrisco.com in this edition.

The paperwork sequence

Frisco crosses Collin and Denton counties. The county attached to your parcel decides which appraisal district and county tax office process you use.

1. Residence homestead exemption

1. **Identify the appraisal district.** Use Collin Central Appraisal District (collincad.org) or Denton Central Appraisal District (dentoncad.com) based on the property's county.
2. **Confirm the address on your Texas ID.** Follow the appraisal district's instructions for identification and proof that the home is your principal residence.
3. **Complete the application.** Use the appraisal district's online process or the Texas Application for Residence Homestead Exemption (Form 50-114), available through the Texas Comptroller (comptroller.texas.gov/taxes/property-tax).
4. **Use the standard filing window.** File between **January 1 and April 30** for the tax year. If you buy and occupy during the year, check the district portal promptly after move-in for parcel-specific instructions and any prorated/late-filing treatment.
5. **Save the confirmation.** Verify that the exemption appears on the property record. You generally do not reapply every year unless the appraisal district asks or your eligibility changes.

2. Texas driver's license

1. Start at the Texas Department of Public Safety (dps.texas.gov) and book the correct new-resident appointment/service.
2. Bring the identity, Social Security, residency and vehicle documents listed by DPS for your situation.
3. Complete the process within **90 days of moving to Texas** if you drive with an out-of-state license.

3. Vehicle title and registration

1. Get the required Texas vehicle inspection before registration, as instructed by TxDMV (txdmv.gov).
2. Bring the out-of-state title/registration, identification, insurance and inspection documentation requested by the county tax assessor-collector.
3. Complete title/registration within **30 days of moving the vehicle to Texas**. Keep the receipt; it may also support the driver-license process.

4. Voter registration

1. Use VoteTexas (votetexas.gov) or your county voter registrar.
2. Submit the application so your registration is effective at least **30 days before Election Day** for an election in which you intend to vote.
3. Confirm your registration and precinct after processing; a change of county generally requires a new registration.

> **Do not rely on a blog summary for a deadline:** Fees, appointment rules and filing details can change. Use the official agency or appraisal-district page for the final check before you file or travel to an office.

Keep these documents in one move folder

Use a paper folder for closing and move day, plus a scanned backup. Do not carry documents you do not need for an appointment.

Home and tax

- ☐ Closing disclosure / settlement statement
- ☐ Recorded deed or closing copy
- ☐ Survey, if provided
- ☐ HOA dues and rules packet
- ☐ PID/MUD disclosure
- ☐ Homeowners insurance declarations page
- ☐ Appraisal-district account/parcel information
- ☐ Homestead application confirmation

Texas license and vehicle

- ☐ Current out-of-state driver’s license
- ☐ Proof of identity required by DPS
- ☐ Social Security documentation required by DPS
- ☐ Two proofs of Texas residency
- ☐ Vehicle title and out-of-state registration
- ☐ Texas insurance proof
- ☐ Vehicle inspection report
- ☐ County registration receipt

School enrollment

- ☐ Student birth certificate
- ☐ Immunization records
- ☐ Parent/guardian photo ID
- ☐ Proof of residency accepted by the district
- ☐ Prior school records or withdrawal form, if requested
- ☐ Custody/guardianship records, if applicable

Move administration

- ☐ Lender Loan Estimate and closing documents
- ☐ Written builder incentive sheet and addenda
- ☐ Mover contract and inventory
- ☐ Storage contract, if applicable
- ☐ Utility account confirmations
- ☐ Voter registration confirmation
- ☐ Completed True Monthly Cost Worksheet
- ☐ Completed incentive shortlist

Final self-audit

Question	Done	Evidence / date
Did I compare each finalist using the same loan assumptions?	☐	
Did I verify the special-district charge for the exact parcel?	☐	
Is every incentive I valued written, dated and tied to a specific home?	☐	
Are vehicle, license, voting and homestead dates on my calendar?	☐	
Did I verify school zone and enrollment requirements by address?	☐	

About this pack

Frisco Insider Pro is published by MoveToFrisco.com and refreshed monthly. It is general information, not tax, legal or real-estate advice. MoveToFrisco.com is an independent relocation guide, put together by the MoveToFrisco team.

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