

AUSTIN, TEXAS · 2026 EDITION

MOVING TO AVERY RANCH

The Insider's Guide

Everything you need to know before you move to Avery Ranch — the HOAs, the schools, the amenities, and the 8 steps from search to keys, from a 21-year resident and former HOA board member.



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WELCOME

HI, I'M APRIL

I lived in Avery Ranch for twenty-one years. For twelve of them, I sat on the HOA board — which means I've fielded most of the questions this guide answers, long before I ever became a Realtor®.

Moving somewhere you've never lived is one of the biggest decisions you'll make, and most of what you'll find online about this neighborhood is a listing trying to sell you a house — not someone who's actually lived here.

This guide is different. It's what I wish someone had handed me on day one: the HOAs, the schools, the amenities, the quirks nobody explains up front, and the small things that make this such a good place to put down roots.

Real estate should feel like clarity, not chaos. That's what I'm here for — whether you're touring next week or just starting to look.



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“Buying in Avery Ranch doesn't have to feel like guesswork.”

THE WHOLE PLAN, IN ORDER

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Life in Avery Ranch

Trails, pools, community events, and what a weekend actually looks like here

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Avery Ranch Right Now

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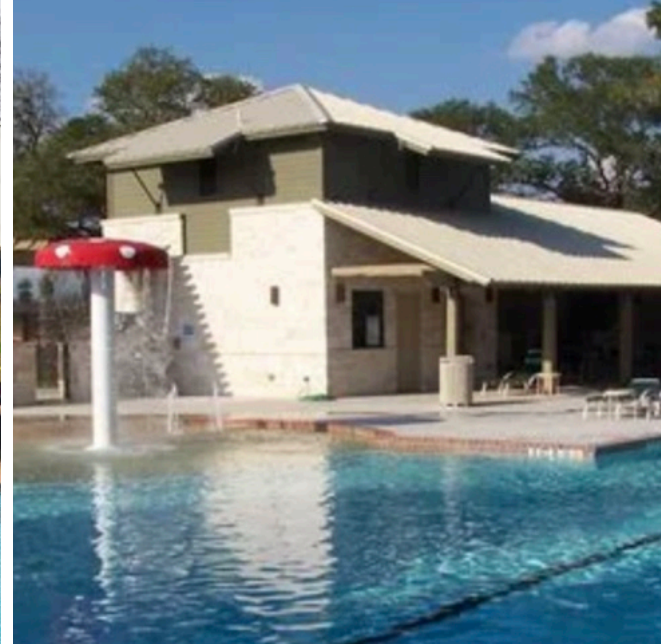
Common Mistakes to Avoid

Seven costly habits I see over and over, plus three specific to Avery Ranch

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Your Buyer Checklist

One page. Print it, stick it on the fridge, tick it off.



CHAPTER ONE

LIFE IN AVERY RANCH: TRAILS, POOLS & COMMUNITY

The trail system

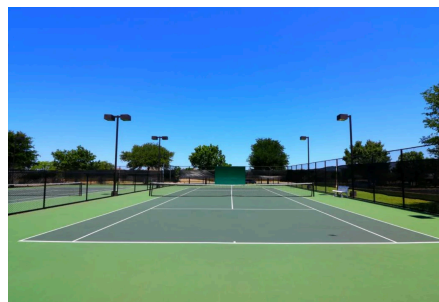
A network of walking and biking trails connects the neighborhood's parks and greenbelts, with stone-pillar gateways marking several entry points — genuinely walkable, not just a marketing word on a sign.

Five amenity centers

Pools and clubhouse facilities are spread across the community rather than centralized in one spot — one in Morningside, one in Waters Edge, one in Glenfield, and two in Granite Shoals. If you live in the master Avery Ranch association, you have access to all five.



THE PAVILION



COMMUNITY COURTS



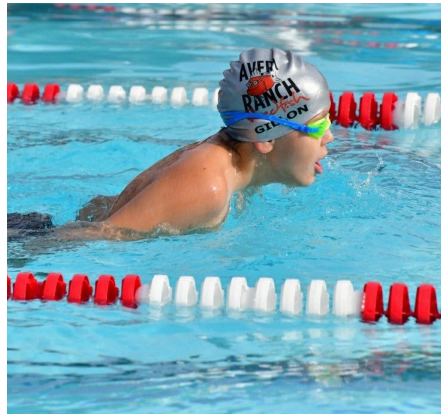
SAND VOLLEYBALL

WHAT LIFE HERE ACTUALLY LOOKS LIKE

Avery Ranch runs on neighbors showing up: youth tennis lessons at the community courts, a swim team every summer, Cub Scout Packs 371 and 150, Boy Scout Troop 371, and seasonal events that fill the parks — a spring gathering with a kids' train ride and an egg hunt one year, Santa visiting the pavilion the next.



THE SPRING EGG HUNT



THE REDFISH SWIM TEAM



SANTA AT THE PAVILION

Groups you can join before you've even moved in

Avery Ranch Moms, Avery Ranch Gardeners, Avery Ranch Cyclists, and Night Watch (neighborhood safety).



THE HIDDEN TREASURE

In 2001, a utility crew cutting a sewer trench in the Morningside neighborhood broke into a real limestone cave — formations and all. The Avery Ranch HOA later donated it to the Texas Cave Conservancy, which built it into a small educational show cave, opened free to the public on Cave Day each year. Most residents drive past the fenced lot for years without ever knowing it's there.

AVERY RANCH, RIGHT NOW

Every number below comes from homes that actually sold here in 78717 — the zip code that covers Avery Ranch — not a broad county average that lumps in dozens of other neighborhoods. Anyone can tell you the market is “hot” or “cooling.” These are the real figures, with the source and date on each one.

\$585K Median sale price in 78717, August 2026 — flat versus a year ago UNLOCK MLS, AUG 2026	25 Median days on market — up 2 days from a year ago UNLOCK MLS, AUG 2026	94.98% List-to-close ratio — what the typical home actually closes for, against its final list price UNLOCK MLS, AUG 2026
57.9% Of August's closed sales carried at least one price drop before closing (11 of 19) UNLOCK MLS, AUG 2026	8.08 Months of supply right now — a balanced market usually runs 5–6 months UNLOCK MLS, AS OF SEP 13, 2026	6.66% Average 30-year fixed mortgage rate FREDDIE MAC, AUG 27 2026

WHAT THIS MEANS FOR YOU

At just over 8 months of supply, Avery Ranch is squarely in buyer's-market territory right now — inventory is outpacing demand. Homes are taking a bit longer to sell than a year ago, and well over half of August's sales came with a price drop along the way. That's real room to negotiate on price, timeline, and repairs. It doesn't mean every house sits — well-priced homes in the right condition still move — but the price you offer should be built on how long that specific house has been sitting, not on the headline.

A NOTE ON PRICE

Williamson County's overall median is \$415,000, and Avery Ranch itself runs meaningfully higher — \$585,000 in August 2026, even above the City of Austin's \$577,000 median. This is an established, amenity-rich, single-family neighborhood, and it prices accordingly.

COMING FROM SOMEWHERE ELSE? HERE'S WHAT CHANGES

Numbers you can check yourself — never a headline without a source.

THE COMMUTE

Downtown Austin runs about 25–40 minutes off-peak, 40–65 minutes at rush hour, mostly via I-35. The SH-45 Toll can shave 10–15 minutes off that.

SOURCE: AUSTIN-AREA COMMUTE GUIDE, JULY 2026

THE PRICE GAP VS. AUSTIN

Williamson County's overall median sale price is \$415,000 against the City of Austin's \$577,000 — a \$162,000 discount, about 28% less for a comparable home countywide. Avery Ranch itself sits above both, as the box on the previous page explains.

SOURCE: UNLOCK MLS, JULY 2026

WHY PEOPLE RELOCATE HERE

Dell is headquartered in Round Rock. Apple's North Austin campus sits on Parmer Lane. And Samsung's \$17 billion Taylor plant, about 30 minutes away, is targeting roughly 1,500 permanent jobs by the end of 2026. A lot of Avery Ranch households are here because of one of these three employers.

SOURCES: CITY OF ROUND ROCK; COMMUNITY IMPACT; TAYLOR PRESS, FEB 2026

NO STATE INCOME TAX

Texas has no state income tax. It's one of the most common reasons out-of-state buyers give me for the move, so it's worth planning your budget around rather than assuming.



THE 8 STEPS, IN ORDER

Most of the stress in a home purchase comes from not knowing what happens next. So here is the whole thing, start to finish. In Avery Ranch and greater Round Rock, steps 1 through 8 usually run about 60 to 75 days.

- 1 Get pre-approved first**
Not pre-qualified — pre-approved, with documents reviewed by an underwriter. It tells you your real budget and makes your offer credible.
- 2 Set your must-haves**
Three things you will not bend on, three you would like. Write them down before you tour anything, while you are still thinking clearly.
- 3 Tour with a plan**
Five to seven homes in a day, same day if possible. Comparing homes a week apart makes them blur together.
- 4 Run the numbers on the one**
Taxes, insurance, HOA, and any special district fee. In Williamson County these can move your monthly payment by hundreds.
- 5 Write the offer**
Price, option period, financing terms, closing date, and what stays with the house. Every one of these is negotiable.
- 6 Use your option period**
Texas gives you a paid option period to inspect and walk away. This is the most valuable right you have. Never skip it.
- 7 Appraisal and loan**
Your lender orders the appraisal. If it comes in low, that is a negotiation, not a dead deal.
- 8 Final walk-through, then close**
Walk it the day before. Confirm repairs are done. Then sign, fund, and get your keys.

THE ONE DATE THAT MATTERS MOST

Your option period is measured in calendar days and it starts ticking immediately. Get your inspector booked the day your offer is accepted — good inspectors here often book several days out, and a slow start can eat half your window.

FINANCING, AND THE NUMBER THAT ACTUALLY MATTERS

Forget the purchase price for a minute

The number that decides whether you are comfortable is your total monthly payment — principal, interest, property taxes, insurance, and any HOA or special district fee. In Texas, taxes are the piece that surprises people. Two homes at the same price can have very different monthly costs depending on which taxing districts they sit in.

Where rates are

The average 30-year fixed rate was 6.66% as of August 27, 2026 (Freddie Mac). Nobody can promise where rates go next, so I plan around the rate you can lock today.

You may not need 20% down

This is the myth that keeps good buyers renting for an extra three years. Conventional loans go as low as 3% down for qualified buyers. FHA is 3.5%. VA and USDA can be zero down if you qualify.

DOWN PAYMENT HELP

The Texas State Affordable Housing Corporation offers down payment assistance for eligible buyers. Its purchase price ceiling sits close to where the Williamson County median price is right now — which means a real share of homes here can qualify. It is worth ten minutes with a lender to find out if you do.

ASK EVERY LENDER THESE FIVE

- 1 What is my rate, and what does it cost to lock it?
- 2 What are your total lender fees?
- 3 What loan types do I qualify for?
- 4 Do I qualify for any assistance programs?
- 5 How fast can you close?

GET TWO QUOTES. ALWAYS.

Lenders price differently on the same borrower. Two quotes on the same day is the simplest money-saving move in this guide, and it costs you one phone call.

CHOOSING YOUR CORNER OF AVERY RANCH

Avery Ranch is not one market, and it is not one HOA — it's five. Here is how I help buyers narrow it down — starting with how you actually want to spend your days, not with a name on a sign.

IT'S FIVE HOAS, NOT ONE

Fourteen neighborhoods plus three condo communities — the Greens, Ingleside, and The Overlook — fall under the master Avery Ranch HOA. But Pearson Place, Heritage Oaks, The Commons, and Northwoods each run their own HOA entirely, with their own management company, dues, and rulebook. The house you love and the house next door may answer to two completely different associations. Confirm which one governs the exact address before you fall for a listing.

ASK WHICH AMENITY CENTER YOU'RE ZONED TO

There are five amenity centers in the Avery Ranch master community association, not one central clubhouse — one each in Morningside, Waters Edge, and Glenfield, and two in Granite Shoals. Pearson Place and Northwoods each have their own amenity center for their residents. The Commons and Heritage Oaks don't have access to any of these amenity centers. Which one you'll actually use day to day is worth asking about before you commit to a section.

Schools, on the record

Avery Ranch spans two different school districts, containing three elementary schools and one middle school. Elsa England Elementary, Patsy Sommer Elementary, and Pearson Ranch Middle School are Round Rock ISD. Rutledge Elementary is Leander ISD. Your zip code doesn't tell you which school your kids will attend — confirm the assigned schools for the specific address before you fall for a house.

Where to look

Five HOAs govern Avery Ranch: most of the neighborhood falls under the master association, and four neighborhoods run their own board entirely.

UNDER THE MASTER AVERY RANCH HOA

Brookside, Casitas, Champions, Creekside, Glenfield, Granite Shoals, Morningside, Parkside, The Enclave, The Highlands, The Landing, The Reserve, Waters Edge, Westchester, plus the Greens, Ingleside, and The Overlook condo communities.

THEIR OWN HOA

Pearson Place, Heritage Oaks, The Commons, and Northwoods.

Tell me your budget, your commute, and what matters most about schools, and I'll tell you which of these sections are worth your weekends. Just reach out — I'm happy to walk you through it.

MAKING AN OFFER THAT WINS – IN THIS MARKET

The playbook from 2021 does not work now. Waiving inspections and throwing money at a list price was a response to ten offers per house. That is not the market we are in.

When 57.9% of sellers are cutting price and there are eight months of supply on the market, the strongest offer is not always the highest one. It is the one that looks most certain to close.

WHAT ACTUALLY MOVES A SELLER NOW

Certainty.

A full underwritten pre-approval, a lender who answers the phone, and a realistic closing date beat a slightly higher price from a shaky buyer.

Their timeline, not yours.

Ask why they are selling and when they need to be out. A closing date that solves the seller's problem is worth real money and costs you nothing.

Clean terms.

Fewer contingencies, fewer requests for furniture and fixtures, fewer things for them to worry about.

WHAT YOU SHOULD STILL ASK FOR

Your option period.

Never trade this away. It is your right to inspect and walk. In a market this slow, you should not have to.

Closing cost help.

On a home that has been sitting, asking the seller to cover some closing costs or buy down your rate is a normal, reasonable ask right now.

Repairs, priced not guessed.

After the inspection, come back with contractor numbers, not opinions. Sellers respond to a real bid.

ON DAYS-ON-MARKET

Before I write an offer, I look at how long the home has been listed and whether the price has already been cut. A house on the market 70 days with two price drops is a very different negotiation from one listed five days ago. Same street, same price, completely different offer.

INSPECTION DAY TO CLOSING DAY

This is the stretch where deals wobble. Here is the order it happens in, and what your job is at each stop.

- 1 Book the inspection immediately**
Day one of your option period. Go to the inspection if you can — an hour walking the house with your inspector teaches you more than the report will.
- 2 Read the report twice**
Separate it into three piles: safety and structure, expensive systems, and cosmetic. Only the first two belong in a negotiation.
- 3 Consider the specialists**
If the report flags the foundation, roof, HVAC, or sewer line, pay for the specialist. A \$300 second opinion has saved my buyers five figures more than once.
- 4 Negotiate repairs before your option ends**
Ask for a price reduction or a closing-cost credit rather than repairs where you can. You control the quality of the work that way.
- 5 Appraisal comes in**
If it is low, you can renegotiate, cover the gap, or walk. Low appraisals are far less common than the internet suggests.
- 6 Feed your lender fast**
Send every document the day it is asked for. Do not open new credit, change jobs, or move large sums of money.
- 7 Get insurance and utilities set**
Bind your homeowners policy about two weeks out. Schedule utility transfers for closing day.
- 8 Final walk-through and sign**
Walk the house the day before, with the repair receipts in hand. Bring your ID. Wire funds only after calling the title company to confirm the details by phone.

PLEASE READ THIS ONE TWICE

Wire fraud is the single biggest financial risk in your closing. Criminals send convincing emails with fake wire instructions. Never trust wiring instructions that arrive by email. Call the title company at a number you looked up yourself and confirm every digit out loud before you send a dollar.

COSTLY HABITS I WATCH BUYERS MAKE

1

House hunting before pre-approval

You fall for something outside your budget, or you lose a home you could have had because you were not ready to write. Lender first. Always.

2

Ignoring the tax and insurance line

Buyers budget on principal and interest, then get blindsided at closing. In Texas, taxes and insurance can add a large share to your monthly payment.

3

Skipping the inspection to look strong

In a buyer's market with eight months of supply, you do not need to take this risk. You are trading a few hundred dollars for a potential five-figure repair.

4

Only talking to one lender

Rates and fees vary between lenders on the exact same file. One extra call is the cheapest money you will ever make.

5

Buying at the top of your approval

Approved is not the same as comfortable. Leave yourself margin for a new roof, a job change, or a year you did not plan for.

6

Opening credit before closing

A new car or a store card mid-contract can retrigger underwriting and kill your loan days before closing. Buy nothing until you have keys.

7

Waiting for the perfect moment

Rates, prices, and inventory all move. The buyers who do well are the ones who buy a home they can afford and hold it, not the ones who time it.

THE PATTERN

Look at that list again. Five of the seven are about getting your money organized before you shop — not about picking the right house. The house is the fun part. The preparation is what decides how it goes.

AND THREE MISTAKES SPECIFIC TO AVERY RANCH

A

Assuming there's one HOA

There are five. Confirm which one governs the exact address — the master Avery Ranch HOA, or Pearson Place, Heritage Oaks, The Commons, or Northwoods — before you make an offer.

B

Assuming the school is decided by the neighborhood name

Avery Ranch spans several elementary zones. The exact street decides the school, not the subdivision on the listing.

C

Assuming the condo communities aren't “real” Avery Ranch

The Greens, Ingleside, and The Overlook fall under the exact same master HOA as the single-family sections — same association, same amenities access.



SHADED PLAY AREAS SIT WITHIN WALKING DISTANCE OF MOST SECTIONS

YOUR AVERY RANCH BUYER CHECKLIST

Print this page and keep it somewhere you will see it. Work down the list in order.

BEFORE YOU TOUR

- ☐ Confirm which of the five HOAs governs the exact address — the master Avery Ranch HOA, or Pearson Place, Heritage Oaks, The Commons, or Northwoods
- ☐ Look up the assigned elementary, middle, and high school for that specific address
- ☐ Check the subdivision's current HOA dues and what they cover
- ☐ Get fully pre-approved — not just pre-qualified

UNDER CONTRACT

- ☐ Book your inspector on day one of the option period
- ☐ Ask about any HOA special assessments or pending rule changes
- ☐ Get specialist bids for anything structural or mechanical
- ☐ Negotiate credits or a price cut before the option period ends

BEFORE YOU OFFER

- ☐ Walk the neighborhood's trails and parks on foot, not just by car
- ☐ Time your commute at actual rush hour, not just off-peak
- ☐ Confirm which amenity center serves that section (Morningside, Waters Edge, Glenfield, or Granite Shoals) — or, if you're in a different association, which one you have access to
- ☐ Get a second lender quote and ask both about down payment assistance

AFTER YOU CLOSE

- ☐ Join your specific subdivision's neighbor Facebook group
- ☐ Save your specific HOA's management company and contact info
- ☐ Sign the kids up early for a scout pack, swim team, or tennis lessons — many fill up
- ☐ Mark your calendar for the neighborhood's seasonal events

STUCK ON ANY LINE?

Call or text me at 737-234-9528. I would rather answer a question early than fix a problem later.

WHEN YOU'RE READY

LET'S TALK ABOUT YOUR MOVE

If this guide was useful, the next step is a conversation — no pressure, no pitch, and no obligation to work with me afterward.

Fifteen minutes on the phone is usually enough to tell you where you stand: what your budget realistically looks like, which of Avery Ranch's five HOAs actually fits what you want, and what your first three moves should be. If the answer is “wait six months and save,” I will tell you that too.



What I bring to it

I have owned and managed residential real estate for more than twenty years, in Texas and in Kansas, including apartment syndications. That means I look at a house the way an investor does — what it will cost you to hold, not just what it costs to buy.

I work mostly with first-time buyers, and I hold the Seniors Real Estate Specialist® designation for buyers 50 and older and families helping a parent move.

Move forward with less stress and more clarity.

Cheers,
April

FREE FOR YOU

A 15-minute buyer consultation — and I'll send you my Complete Round Rock Buyer Guide as well.

REACH ME

Call or text 737-234-9528

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