

HOMES BY NAOMY

THE RELOCATION ISSUE

FROM CALIFORNIA TO HOUSTON

RELOCATION

a Chevron Family's

INSIDER GUIDE

Bridgeland · Towne Lake · BlackHorse Ranch · West of 290



BY NAOMY DANIEL

Homes By Naomy · RA Brokers · HAR Platinum · Houston Relocation Specialist

VOL. 01 · SPRING 2026 · NO. 01

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CHAPTER ONE

First — Take a Breath

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Relocating a family is one of the most stressful things you'll ever do. This guide is the calm voice in your ear from someone who's walked dozens of Chevron families through the same move.

Relocating across the country is one of the most stressful things a family can do. Selling one home, buying another, finding the right schools, switching jobs and lives — all at once, on a tight timeline. This guide focuses on what makes the Chevron-to-Houston move different. For the deep dive on Bridgeland and Cypress community life — schools, villages, amenities, hidden engineering — see my companion Bridgeland Buyer's Guide.

“You don't relocate a family. You relocate a life. The right team makes the difference between exhaustion and excitement.”

— NAOMI MUNUHE

I'm Naomi Munuhe. I live in Bridgeland — 25 minutes from the Energy Corridor — and I've been a Houston Realtor for 20 years. I've walked dozens of Chevron families through this exact transition. This guide is the same conversation I have with every Chevron family who calls me.

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CHAPTER TWO

Why Houston Works

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The Energy Corridor, the schools, the math, and the simple reason families don't move back.

Chevron's Houston footprint is centered on the Energy Corridor — a 2-mile stretch of West Houston where most major energy companies have their campuses. If you're moving for a Chevron role, this is your daily orbit.

ENERGY CORRIDOR AT A GLANCE

- ◆ Major employers: Chevron, BP, Shell, ConocoPhillips, ExxonMobil offices nearby
- ◆ Located along I-10 between Sam Houston Tollway and Highway 6
- ◆ 25-35 minutes to Bridgeland, Towne Lake, and BlackHorse Ranch
- ◆ Multiple Park & Ride options if you prefer to skip the drive

THE MATH IN ONE LINE

A typical Chevron family moving from a \$1.6M California home to a \$485K Cypress home saves \$4,000-\$6,000 a month after the move. Plus zero state income tax. Plus more home.

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CHAPTER THREE

California vs Texas

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Honest 2026 comparison. The numbers most Chevron families ask about first.

HOUSING

- ◆ California (Bay Area): ~\$1.6M for a 4-bed family home
- ◆ Texas (Cypress / Bridgeland): ~\$485K for the same square footage and lot
- ◆ Monthly mortgage difference: roughly \$5,000-\$7,000 less in Texas

TAXES

- ◆ California state income tax: up to 13.3% (zero in Texas)
- ◆ Texas property tax: 2.7-3.2% of assessed value (higher than CA, but on a much smaller home value)
- ◆ Net annual tax savings for most \$200K Chevron families: \$10,000-\$20,000+

DAILY LIFE

- ◆ Gas, groceries, restaurants: 15-25% cheaper in Houston
- ◆ Auto insurance, utilities: comparable, slightly lower in Texas
- ◆ Childcare and private school tuition: dramatically cheaper in Texas

BOTTOM LINE

A typical Chevron family moving from a \$1.6M California home to a \$485K Cypress home saves \$4,000-\$6,000 per month after the move. That's a real raise, not a marketing slogan.

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CHAPTER FOUR

Best Neighborhoods

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Three NW Houston communities I'd move my own family to. (For the deep dive on Bridgeland's five villages, schools, and amenities, see my Bridgeland Buyer's Guide.)

1. BRIDGELAND (77433) — MY TOP PICK

My personal favorite. 11,500 acres, three lake systems, 75+ parks. I LIVE here. Residents don't move OUT — they move WITHIN. Full breakdown in the Bridgeland Buyer's Guide.

\$485K median · Cy-Fair / Waller ISD · ~30 min to Energy Corridor

2. TOWNE LAKE (77433)

Just south of Bridgeland. Built around a 300-acre private lake. The Boardwalk is a destination — lakeside dining, boat slips, family events.

\$510K median · Cy-Fair ISD · ~28 min to Energy Corridor

3. BLACKHORSE RANCH (77433)

The golf course community. Built around an 18-hole course. 10+ years established — mature trees, settled neighbors, slower pace. The golf is the main draw.

\$580K median · Cy-Fair ISD · Gated, golf course · ~32 min to Energy Corridor

4. CYPRESS CREEK LAKES (77433)

NW Cypress off Fry Road. Mature lakes, tree-lined parks, multiple amenity centers. Strong resale activity. The master-planned feel at a price point that often runs below Bridgeland — and below BlackHorse on standard interior lots, though BlackHorse homes facing the golf course can climb higher.

\$445K median · Cy-Fair ISD · Mature lakes · ~30 min to Energy Corridor

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CHAPTER FIVE

Texas Tax Implications

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No state income tax. Higher property tax. The real math, and what it means for your monthly check.

The single biggest financial reason Chevron families come out ahead: Texas has no state income tax. None. Zero. California's top rate is 13.3%. That delta starts paying for itself the day you cross the state line.

WHAT THIS MEANS IN REAL DOLLARS

If your household income is \$200,000, you pay roughly \$18,000+ in California state income tax. In Texas: \$0. That's a \$1,500/month raise the day you move.

THE TRADE-OFF: PROPERTY TAXES

Texas property tax rates are higher (typically 2.5–3.2% in master-planned communities). But on a \$485K Cypress home, that's roughly \$14,000/year — still far less than the combined state income tax + property tax bill on a comparable California home.

KEY TAX THINGS TO KNOW

- ◆ Texas has NO state income tax
- ◆ Property tax is paid annually (or monthly through escrow)
- ◆ Homestead Exemption — file as soon as you close
- ◆ Capital gains on your CA home sale are still federal-taxable; consult your tax advisor
- ◆ Mortgage interest deduction still applies federally

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CHAPTER SIX

The White Glove Concierge

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Most realtors hand you the keys and disappear. I do the opposite. Built specifically for Chevron families relocating sight-unseen.

“Cash doesn’t help you when you’re 1,500 miles away trying to figure out which DMV office is closest. Time, knowledge, and a local guide do.”

— THE NAOMY DIFFERENCE

1. PRE-ARRIVAL COORDINATION

I don’t do these calls for you, but I do make them effortless. I give you the names, the phone numbers, the websites, and the timing for every setup task — electricity provider (Texas is deregulated, so you pick), water, internet, trash, mail forwarding. You make the calls; I make sure you’re not missing anyone or stuck Googling at 11 PM the night before your move. You arrive to a home that’s ready to live in because I gave you the playbook.

2. DAY-ONE WELCOME TOUR

On move-in day, I drive you and your family through your new community — shopping, schools, parks, your favorite trails, and the practical stops.

3. SCHOOL REGISTRATION

Complete checklist of what Cy-Fair ISD or Waller ISD needs to enroll your kids — required documents, vaccine records, transcripts, deadlines.

4. TEXAS TRANSITION HELP

- ◆ Texas driver’s license — you have 90 days to convert
- ◆ Vehicle inspection + registration — transfer from CA plates within 30 days
- ◆ Voter registration deadlines and office booking strategy

5. FAMILY CONNECTION NETWORK

- ◆ Active Bridgeland community Facebook groups (each village has its own)
- ◆ Running, biking, and walking groups
- ◆ Local mom groups and parent meetups
- ◆ Community newsletter

6. OUT-OF-TOWN BUILDER COORDINATION

If you're building new construction from California, you can't fly to Houston every weekend to walk the framing or check tile selections. I can. I become your eyes on the ground — I meet with your builder, walk the site, send you photos and videos at every stage, flag anything that looks off, and stay in the loop on your construction timeline. You get the new build without the airline miles.

7. SIX-MONTH SETTLED-IN COFFEE

Six months after you close, we meet for coffee. I want to know what's working, what's not, and what I can help with.

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CHAPTER SEVEN

My Money Behind Your Move

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Pick the tier that matches your purchase price.

THE WELCOME · EVERY BUYER

Included for every buyer who closes with me:

- ◆ First year HOA covered (up to \$1,500) — a real check, not a coupon
- ◆ Signature welcome home gift on move-in day — a memorable touch you won't see from any other agent
- ◆ Trusted contractor intros — painters, lawn care, handymen, HVAC, pool service
- ◆ Lifetime resource — long after closing, I'm still your real estate person

THE LUXURY MOVE-UP · \$800K+

When you're investing at the luxury level, my service rises to match. Everything in The Welcome, plus:

- ◆ First-year lawn service OR first-year pool service — whichever your home needs
- ◆ Pre-arrival setup playbook — every utility, internet, and trash provider with names, numbers, and timing, ready before you land
- ◆ Builder incentive negotiation guarantee on new construction
- ◆ Day-one walkthrough of your new community's favorites

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CHAPTER EIGHT

The Relocation Timeline

Ninety days from your first phone call to keys in your hand. Here's the path.

90+ DAYS BEFORE YOUR MOVE

- ◆ Initial consultation with me — we map neighborhoods, schools, timing
- ◆ Connect with a Texas mortgage lender (different rules than California)
- ◆ Plan a house-hunting trip (3-4 days)
- ◆ Begin selling your California home if applicable

60 DAYS BEFORE

- ◆ Tour 6-10 homes during your house-hunting trip
- ◆ Make an offer, contingent on home inspection
- ◆ Begin school enrollment paperwork (I provide the checklist)
- ◆ Confirm what Chevron's relocation package covers

30 DAYS BEFORE

- ◆ Final walkthrough scheduled near move date
- ◆ Closing usually 30-45 days from accepted offer
- ◆ Set up Texas utilities
- ◆ Update Chevron HR with new address

MOVE WEEK

- ◆ Closing day, keys in hand, movers arrive 1-3 days later

CHEVRON PRO TIP

Most Chevron relocations qualify for company-paid moving services. Confirm with your HR contact what's covered before booking anything yourself.

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CHAPTER NINE

What My Clients Say

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Real reviews from real clients on my public HAR.com profile.

“After closing, Naomi helped us pay our last rent at the apartment, contacted the movers on our behalf, and paid for our moving. She educated us on mortgage management, refinancing, escrow, and Homestead Exemption. We strongly recommend her.”

— S A R A F A O . · F i r s t - T i m e B u y e r

“Naomi made my home buying experience smooth, exciting, and stress-free from start to finish. She went above and beyond by helping me secure builder incentives and ensuring I got the best possible deal.”

— E S T H E R N . · F i r s t - T i m e B u y e r

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YOUR MOVE

Your Next Step

If you've made it this far, you're serious about Houston. Three steps.

- 1. Schedule a free 15-minute call with Naomi.** Timeline, Chevron offer details, family needs — no pressure, no pitch.
- 2. Get pre-approved with a Texas-savvy lender.** I'll connect you with 2-3 lenders who understand relocation buyers.
- 3. Plan your house-hunting trip.** 3-4 days. I'll have a curated list of homes ready before you land.

WANT THE COMMUNITY DEEP DIVE?

For the full breakdown of Bridgeland's five villages, schools, hidden engineering, leagues, dog parks, and everything else that makes daily life here different — see my companion Bridgeland Buyer's Guide. Same Linktree, separate guide.

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GET IN TOUCH
Naomi Munuhe · Homes By Naomi

Realtor® · RA Brokers · HAR Platinum · Houston Relocation Specialist

◆
Schedule a free 15-minute call with Naomi

Tap the link below — pick a time that works for you.

◆ LINKTREE ◆
linktr.ee/HomesByNaomy

Book a call · Browse homes · Download guides

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Daily Bridgeland life · New listings · Behind the scenes

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Licensed in Texas as Naomi Munuhe