



BUYERS GUIDE

THE COMPLETE GUIDE TO AUSTIN REAL ESTATE



KATHRYN
SCARBOROUGH
REAL ESTATE GROUP

WO

Kathryn was exceptionally knowledgeable about the market and neighborhood we were looking to buy into. She was an amazing negotiator and helped us through a complicated closing. Her advice was invaluable and I do not think we would've been able to buy our dream home without her expertise.

- QUEN W.

RD

A portrait of Kathryn Scarborough, a woman with blonde hair, wearing a black leather blazer with gold buttons, a black top, and a black belt with a large gold buckle. She is standing in front of a large window with a grid pattern. The image is framed by a white border.

WHO YOU WORK WITH MATTERS....

KATHRYN
SCARBOROUGH

EXCEPTIONAL SERVICE AND EXPERTISE WITH A GLOBAL REACH.

An aerial photograph of Austin, Texas, featuring the city skyline with various high-rise buildings, a bridge crossing Lake Travis, and a green golf course in the foreground. The text 'A TRUE MARKET LEADER' is overlaid in a large, white, serif font.

A TRUE MARKET LEADER

INTEGRITY. KNOWLEDGE. EXPERTISE.

Kathryn Scarborough is a fifth-generation Austinite and has been crafting a bespoke living experience in Austin for over 20 years with over ONE BILLION in sales.

Kathryn knows Austin better than anyone and specializes in the exceptional marketing of the finest waterfront and luxury estate homes, premiere golf course communities, central Austin, and downtown high-rise living.

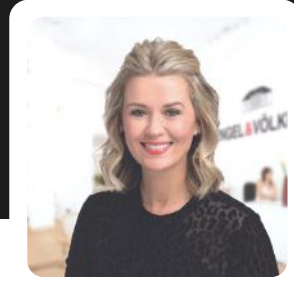
Kathryn realizes that being at the top in your field is not always about awards and achievements; it has more to do with knowing the business and keeping up with market trends and statistics. It is about knowing what is on the market even before it is actively marketed. It is about understanding her client's needs and expectations and being able to deliver and surpass those expectations. It is about truly caring!

BAILEY BELL



Bailey moved to Austin in 2016 to attend The University of Texas and studied corporate communications. Bailey has a background in sales and marketing and is excited to bring her passion, sincerity, and commitment to the Kathryn Scarborough team and clients.

NICOLE CRENSHAW



Nicole has worked in the high-end custom building and remodeling industry for almost 20 years which gives her invaluable insight into assessing real estate potential for both buyers and sellers. Her network of contractors and trades is an invaluable resource to our team.

LIZA RICHARDSON



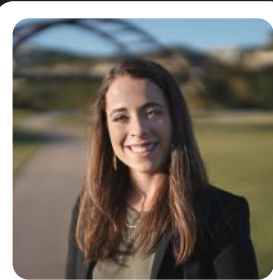
A native Austinite growing up in Tarrytown, attending Austin High receiving a BS in Economics from Davidson College and her Masters from Trinity University. Liza's job as client liaison is to help make Kathryn's client's real estate experience as smooth as possible.

TAYLER KELLY



Tayler is a proud sixth-generation Austinite and a graduate of Lake Travis High School. From house-hunting to beyond the closing, Tayler is committed to walking her clients through the entire process to make it as seamless as possible for all parties.

LIBBY FISH



Libby is a proud fifth-generation Austinite. She is prepared to use her exceptional communication skills, organizational aptitude, commitment to integrity, and the most recent market data to provide you with the service that you deserve.

TEAM STATS

Over one billion sold
with over 150 million in
2021

More than 20 years of
real estate experience

Native Austinite

Sold the most
expensive home in
Austin history listed
for \$38,900,000

THE STEPS

So, you want that dream home? We know exactly how to get you there. Here are the typical steps involved in buying a home.

1

CHOOSE AN AGENT

Choose an agent whose personality meshes with your own and whose experience can work in your favor!

GET PRE-APPROVED

You'll want to get this process started asap, as getting pre-approved for financing is essential.

2

3

RESEARCH NEIGHBORHOODS

Your new neighborhood is just as important as your home. Look at schools, recreation, and shopping.

HUNT FOR HOMES

We'll take note of your requirements and start searching for properties that fit the bill!

4

MAKE AN OFFER

We'll draw up an offer and negotiate on your behalf.

5



6

OPTION PERIOD

Your opportunity to have the property inspected and obtain bids for any repairs/improvements.



APPRAISAL

If you are financing your home purchase your lender will order an appraisal.

7



8

CLOSE THE SALE

Arrange a closing date and sign the paperwork!



MOVE IN

You did it! Welcome to your new home!

9



BUY OR SELL FIRST

Each situation is unique, and several factors need to be looked at to determine which option is right for you. Here are some things to consider with each.



BUY FIRST

Works best when:

There is a lot of competition in the market and property prices are rising.

You're confident there will be a high level of demand for your existing property.

You can negotiate or make it conditional on selling your own home.

You're prepared to accept an offer that lets you move on or pay bridging finance.



SELL FIRST

Works best when:

Property prices are flat or declining.

If you want greater certainty about how much you have to spend on your next home.

If you're moving locations and buying in a different and slower market.

If you can negotiate a long settlement or know that you'll be able to find something that suits your requirements.

P R E - A P P R O V A L

Getting a pre-approval is one of the best things you can do to simplify the process and give yourself more confidence in your buying power. Here's what you can expect from the process.

ONE



YOUR CREDIT SCORE

Knowing your credit score will help lenders decide if you're a good candidate for a loan. The higher your credit the better.

TWO

Lenders want to make sure you can regularly make mortgage payments, with no major gaps in income.



THREE



YOUR ASSETS AND DEBTS

Lenders want to know your debt-to-income ratio to know if you can make each loan payment with the income you earn.

Choosing a home that compliments your lifestyle, income and preferences is no easy task. There are many moving parts to finding a home that will work for you and your family. Here are some things to consider when looking for that perfect home.

There's no place like ...

HOME



WHAT KIND OF HOME DO YOU WANT?

Are you interested in a single-family, condo, or townhome? Do some research of what types of homes offer what that will help narrow down your search area.



CONSIDER YOUR COMMUTE

Do you need a car to get to work? Are you going to be taking transit? Do a test run before committing to a certain area.



OLD HOUSE OR NEW HOUSE

Older neighborhoods are great for their charm and character, but often older homes require more repairs, newer developments have modern finishes and fewer repairs are needed.

CHOOSING A HOME



NEIGHBORHOOD

What would you like to see in your new community? Is it more coffee shops? Events? Closer to the water? Tax rates vary by neighborhood so that is something to consider...



SCHOOL DISTRICT

How important is it to you to be within walking distance of a school? We can be a great resource when choosing which school district is best for your family.



MUST NOT HAVE

Everyone has wants but have you considered the things you don't want? If you hate noise you might want to steer clear of the college area for example.

UNDERSTANDING OFFERS

Once we draft and present the offer a few things could happen, here's a breakdown of the offer process and what you can expect.

OFFER PRESENTED



We were blown away by her wealth of knowledge in the Austin market and ultimately that really helped us to decide where we wanted to land.

– CASTER L.

ELEMENTS OF AN OFFER

Price

The price of the home.

Earnest Money and Option Fee

Will be applied against the purchase of the house when the sale closes.

Terms

Terms include the total price offered and the financing details.

Conditions

Conditions are items that must be completed or fulfilled prior to the closing (such as a home inspection, obtaining financing, or selling your existing house).

Inclusions and Exclusions

Items included or excluded. These items can be anything from appliances to decorative items, such as window coverings or mirrors.

Closing Day

The closing day is generally the day the title of the property is legally transferred and the transaction of funds finalized.

CLOSING COSTS

BEFORE CLOSING

- EARNEST MONEY + OPTION FEE
- PROPERTY APPRAISAL
- HOME INSPECTION
- LENDER FEE
- TITLE RECOMMENDATIONS

ON CLOSING

- HOA TRANSFER FEES
- PROPERTY TAX
- MORTGAGE INSURANCE

AFTER CLOSING

- MOVING EXPENSES
- UTILITY CONNECTIONS
- RENOVATIONS
- REPAIRS + MAINTENANCE

FAQ'S

HOW MUCH DO I NEED TO PAY YOU?

There are some rare exceptions but generally, buyer agents do charge a fee, and the fee is paid by the seller. So as a buyer, you will almost never pay any commission fee.

WHY DO I NEED A BUYER AGENT?

It's in your best interest to have representation. The Seller's Agent is working in the best interest of the seller which means you need someone on your side to make sure you get the best possible deal.

HOW LONG DOES THE PROCESS TAKE?

Finding the right home can take weeks to months depending on your timeline and needs. Once we find a home you like, the offer can be accepted within days and the closing is typically 1-3 months, which means you could be moved into your new home in a few short months.

MOVING CHECKLIST

TWO MONTHS BEFORE

- ☐ Start downsizing and donating old and unwanted items
- ☐ Start researching moving costs and companies
- ☐ Collect school records and transfer
- ☐ Order packing supplies

ONE MONTH BEFORE

- ☐ Change your address and send moving notifications to friends and family
- ☐ Find local healthcare providers and shopping necessities
- ☐ Buy any new appliances or make plans for what to buy

TWO WEEKS BEFORE

- ☐ Contact utilities
- ☐ Finalize moving arrangements

2-3 DAYS BEFORE

- ☐ Plan payments and expenses for moving
- ☐ Defrost your fridge
- ☐ Clean as you continue to pack
- ☐ Pack things you will need right away separately

MOVING DAY

- ☐ Do a final walkthrough
- ☐ Keep all receipts
- ☐ Pre-clean, seal any windows or doorways
- ☐ Check for damages in your new home that will need to be fixed
- ☐ Unpack room by room

TESTIMONIALS

Kathryn is second to none. She has vast market knowledge and was able to use her extensive network to give us access to properties we wouldn't have otherwise seen. Kathryn is a nimble negotiator and had our family's best interest at every step.

– Kendell W.

Kathryn is absolutely top notch. Knows her business. Solves complex problems. Consummate professional. High integrity. We have bought two luxury properties through her and we've sold one luxury property through her. We currently have another listed with her.

That's trust!!

– Patricia Y.

Kathryn Scarborough made our purchase of a new house and selling our old house so easy and she did it during a pandemic. We can't thank her enough.

– Terri H.

A longhorn with large, curved horns stands in a grassy field. The background is a blurred landscape with green trees and a clear sky. The text is overlaid on the image.

IN THE PRESS

- Top Austin Real Estate Stories of 2021 | December 27, 2021 | [Read Here](#)
- Luxury League Interview | December 2, 2021 | [Watch Here](#)
- Most Expensive Home in Austin, Texas Sells in Off Market Deal | February 26, 2021 | [Read Here](#)
- Impeccable Lakefront Austin Home Reportedly Sells for Highest Price in History | March 12, 2021 | [Read Here](#)
- Top 100 Luxury Real Estate Agents On Social Media | [Read Here](#)
- Austin's Most Expensive Home | March 1, 2021 | [Read Here](#)

WE KNOW AUSTIN

COUNTRY CLUBS

- [Austin Country Club](#)
- [Westwood Country Club](#)
- [Lost Creek](#)
- [Spanish Oaks](#)
- [Barton Creek](#)
- [Steiner/UTTC](#)
- [Lakeway](#)
- [River Place](#)
- [Austin Golf Club](#)
- [Horseshoe Bay](#)
- [Driftwood Golf & Ranch Club](#)
- [Grey Rock](#)
- [Balcones](#)
- [Cimmaron Hills](#)
- [Crystal Falls](#)

PUBLIC SCHOOLS

- [Austin ISD](#)
- [Eanes ISD](#)
- [Leander ISD](#)
- [Lake Travis ISD](#)
- [Dripping Springs ISD](#)
- [Round Rock ISD](#)
- [Georgetown ISD](#)

PRIVATE SCHOOLS

- [Hyde Park](#)
- [St. Gabriels](#)
- [St. Michaels](#)
- [St. Andrews](#)
- [St. Stephens](#)
- [Trinity](#)
- [Regents](#)
- [Magellan International](#)
- [Ross and Saunders](#)
- [St. Theresa's](#)
- [Waldorf School](#)

AREA GUIDE

- [Westlake](#)
- [Lake Travis/Spanish Oaks](#)
- [Barton Creek](#)
- [West and Central Austin](#)
- [Downtown and West Campus](#)
- [Northwest Austin](#)
- [South Central Austin](#)

CHAMBERS

- [Dripping Springs](#)
- [Austin](#)
- [Round Rock](#)
- [Cedar Park](#)
- [Georgetown](#)
- [Westlake](#)
- [Lake Travis/Lakeway](#)
- [Lago Vista](#)
- [Wimberly](#)
- [Leander](#)
- [Pflugerville](#)

ATX EVENTS & UPDATES

- [Austin360](#)
- [WhenWhereWhat](#)
- [Austin Culture Map](#)
- [Eventbrite](#)
- [AustinTexas.org](#)
- [Do512](#)

HELPFUL NUMBERS

Water | Gas | Electric | Cable | Phone

AUSTIN

Austin Water Utility

- 512.972.0101

Southern Union

- 512.477.5981

City of Austin

- 512.494.9400

Time Warner

- 800.485.5555

AT&T

- 800.464.7928

BASTROP

City of Bastrop

- 512.321.3941

Centerpoint

- 512.281.3515

Power & Light

- 512.321.2601

Time Warner

- 800.485.5555

SW Bell

- 800.464.7928

BEE CAVE

LCRA

- 800.776.5273

Texas Gas Service

- 800.700.2443

City of Austin

- 512.494.9400

Time Warner

- 800.485.5555

Verizon

- 800.483.4000

BUDA

City of Buda

- 512.312.0084

Centerpoint

- 512.281.3515

Pedernales

- 512.554.4732

Time Warner

- 800.485.5555

Verizon

- 800.483.4000

CEDAR PARK

Cedar Park Water

- 512.258.6651

Atmos Energy

- 800.460.3030

Pedernales

- 512.554.4732

Time Warner

- 800.485.5555

AT&T

- 800.464.7928

DRIPPING SPRINGS

Water Supply Corp

- 512.858.7897

Centerpoint

- 512.281.3515

Pedernales

- 512.554.4732

Time Warner

- 800.485.5555

Verizon

- 800.483.4000

ELGIN

City of Elgin

- 512.281.5724

Centerpoint

- 512.281.3515

TXU

- 800.242.9113

Time Warner

- 800.485.5555

AT&T

- 800.464.7928

GEORGETOWN

Georgetown Utilities

- 512.930.3640

Atmos Energy

- 800.460.3030

Pedernales

- 512.554.4732

Time Warner

- 800.485.5555

Verizon

- 800.483.4000

HUTTO

Water Supply Corp

- 512.858.7897

Centerpoint

- 512.281.3515

Pedernales

- 512.554.4732

Time Warner

- 800.485.5555

Verizon

- 800.483.4000

KYLE

County Line Water

- 512.398.4748

Centerpoint

- 512.281.3515

Pedernales

- 512.554.4732

Time Warner

- 800.485.5555

AT&T

- 800.464.7928

LAGO VISTA

Lago Vista Utilities

- 512.267.1155

Atmos Energy

- 800.460.3030

Pedernales

- 512.554.4732

Time Warner

- 800.485.5555

AT&T

- 800.464.7928

LAKEWAY

City of Lakeway

- 512.266.1111

Atmos Energy

- 800.460.3030

Pedernales

- 512.554.4732

Time Warner

- 800.485.5555

AT&T

- 800.464.7928

HELPFUL NUMBERS

Water | Gas | Electric | Cable | Phone

LEANDER

Leander Utilities

- 512.778.1142

Atmos Energy

- 800.460.3030

Pedernales

- 512.554.4732

Suddenlink

- 512.930.3085

AT&T

- 800.464.7928

MARBLE FALLS

City Hall

- 830.693.3615

Atmos Energy

- 800.460.3030

Pedernales

- 512.554.4732

Northland Cable

- 830.693.7500

Verizon

- 800.483.4000

ROUND ROCK

Southwestern Water

- 877.405.1750

Atmos Energy

- 800.460.3030

TXU

- 800.242.9113

Time Warner

- 800.485.5555

AT&T

- 800.464.7928

LIBERTY HILL

Liberty Hill Water

- 512.778.5977

Atmos Energy

- 800.460.3030

Pedernales

- 512.554.4732

Time Warner

- 800.485.5555

AT&T

- 800.464.7928

PFLUGERVILLE

Eco Resources

- 512.335.7580

Atmos Energy

- 800.460.3030

TXU

- 800.242.9113

Suddenlink

- 512.930.3085

AT&T

- 800.464.7928

SPICEWOOD

City of Briarcliff

- 512.264.2274

Pedernales

- 512.554.4732

Time Warner

- 800.485.5555

AT&T

- 800.464.7928

WESTLAKE

Southwestern Water

- 877.405.1750

Southern Union

- 512.477.5981

Pedernales

- 512.554.4732

Time Warner

- 800.485.5555

AT&T

- 800.464.7928



KATHRYN SCARBOROUGH
REAL ESTATE GROUP

K A T H R Y N S C A R B O R O U G H . C O M

O 512.328.3939 | C 512.970.1355

Kathryn.Scarborough@EVRealEstate.com

LUXURY  LEAGUE

ELITE[™]25

ENGEL & VÖLKERS[®]