

VIP 1M+ Checklist · English · 7 Minutes

*The 10 mistakes worth \$80,000+ that most \$1M Austin buyers discover after closing.*

NOT A LIST. THE FILTER I RUN BEFORE LETTING A CLIENT SIGN.

STEP 1 · YOUR SMART PURCHASE MAP



I'm not the agent who sells you the pretty house. I'm the advisor who keeps you from the expensive mistake.

In Austin, the average \$1M buyer makes 3 of these 10 errors — and finds out after closing.

This is the checklist I run **before** I let a client sign anything. Answer honestly. In 7 minutes you'll know if your purchase is smart — or a six-figure regret.

*This checklist is for buyers who want a home that matches their level, without getting trapped in a time-sucking, headache-filled mistake.*

#### THE 10 POINTS · CHECK WHAT APPLIES

**1 • TRUE MONTHLY PAYMENT**

I know my PITI + HOA + *MUD/PID* (district taxes that can add \$8k-\$15k/yr in Austin).

**2 • TRAVIS CAD RESET**

I know the valuation at closing can jump 30%+ above what the current owner pays (homestead cap resets).

**3 • FOUNDATION ON CLAY SOIL**

I have a *structural engineer's* report — not just an inspector. 30%+ of \$1M+ homes have history.

**4 • POST-2023 FLOODPLAIN**

I verified MUD-1A, 500-yr floodplain AND Atlas 14 reclassification. FEMA maps lag reality.

**5 • ETJ VS CITY LIMITS**

I know if the home is in ETJ — affects services, future taxes, STR rights.

**6 • STR / TYPE 2 PERMIT**

If I'm planning Airbnb, I verified eligibility against current Austin code (it's hostile).

**7 • THE INVESTOR TEST**

Would an investor buy this home at 92% of my price in 18 months? If not — I'm overpaying.

**8 • SCHOOL BOUNDARY STABILITY**

I checked redistricting risk (EISD/AISD). Losing Eanes = ~\$150k resale hit.

**9 • PRE-OPTION INSURABILITY**

I confirmed insurance is available before option period (wildfire redlining in Westlake/Lost Creek/Spicewood).

**10 • INDEPENDENT REVIEWERS**

I have structural engineer + tax consultant + real estate attorney for second-opinion clause.

#### IF YOU ANSWERED NO ON 3 OR MORE

*The average cost of error in Austin for \$1M+ buyers is between \$80,000 and \$180,000 in the first 36 months — unforeseen taxes, structural repairs, resale friction.*

*Range reflects observed 2023–2025 patterns; not a projection or guarantee. Consult licensed pros before signing.*



THE 5 LUXURY CLUSTERS · AUSTIN \$1M+



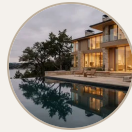
**WESTLAKE**

78746 · 78733



**CENTRAL**

78703 · 78731 · 78756



**NW LAKES**

78730 · 78732



**URBAN**

78704 · 78705



**BEE CAVE**

78738 · 78735 · 78737

At this level the flex isn't what you pay — it's buying right. Two homes at the same number can be opposite decisions: one protects your name, your time and your resale; the other is a pretty design with thin liquidity.

YOUR ZONE BY PROFILE · NOT JUST BY ZIP

PROFILE	WHAT YOU'RE REALLY BUYING	CORE ZONES	NORTHERN POCKET THAT COMPETES	WHAT TO VERIFY
<b>LEGACY</b>	An address with history, scarcity and liquidity.	Tarrytown, Old Enfield, Pemberton, Westlake	—	Older stock, remodel cost, thin comps
<b>FAMILY</b>	A 10-year-smart decision — not the prettiest house.	Westlake, Northwest Hills, River Place	Cimarron Hills, Behrens Ranch · verify by subdivision	Redistricting risk, MUD/PID, resale
<b>LIFESTYLE</b>	Water, views and trails that improve your day — not just the photos.	Lake Austin, Steiner Ranch, River Place	Travisso · verify by subdivision	Commute, HOA, slope / insurance
<b>PRIVACY</b>	Gates, acreage and discretion — no one on top of you.	Rob Roy, Spanish Oaks	Escalera Ranch, Grand Mesa · verify by subdivision	Liquidity, septic/well, maintenance
<b>URBAN POWER</b>	Time: close to where you live, work and move.	Downtown / Rainey, Clarksville, Zilker	—	Condo HOA, assessment risk, liquidity

● Core \$1M+ · \$1.5M+   ● Clear high-end submarket · \$1M–\$1.5M   North: select pockets crossing \$1M

Indicative price bands via ABoR · SFR only · Ref. May 2026. Texas is a non-disclosure state: values vary by property type and micro-area. Information deemed reliable but not guaranteed; subject to change without notice.

If you checked NO on 3 or more, don't sign anything yet.

VIP 1M+ Route · 30 minutes · no cost · no pitch

**BOOK YOUR 1M+ SMART PURCHASE MAP**



Scan or go to [sullyruiz.com/ruta-vip](https://sullyruiz.com/ruta-vip) — goal: under contract in 30–45 days, without weekend-killing tours or \$80k+ surprises.

