DANNY HOWELL REAL ESTATE | BROKERED BY eXp REALTY

FREE RELOCATION GUIDE · 2026

MOVING TO KANSAS CITY? START HERE.

The honest guide to the state line, where to live, what it actually costs, and what nobody tells you before you move.





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Licensed in Kansas and Missouri

YOU'RE BEING ASKED TO PICK A PLACE YOU'VE NEVER LIVED IN.

Usually on someone else's timeline, with less information than you'd want. That's the actual problem — not finding a house. This guide is built for that problem.

It's written for anyone moving to the Kansas City metro from Chicago, Denver, California, or anywhere else — including people already in the metro who are moving across the state line for the first time.

I've been selling homes here since 2014, on both sides of the state line, in resale and new construction. Before real estate I spent almost a decade working in construction. What follows is the numbers I actually use with relocating buyers, the communities I actually work in, and the things I've watched go wrong. Nothing in here is a prediction, and nothing in here is a sales pitch.

Our clients are never left in the dark. Here's where the light is.



DANNY HOWELL
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WHAT'S INSIDE

01 Start here: the state line question
02 Coming from Chicago, Denver, California or anywhere else
03 Where to live: six communities, both sides
04 What everyone gets wrong about Kansas City
05 The five mistakes relocating buyers make
06 What to do, and when
07 What good looks like
08 The relocation checklist · How Danny helps next

START HERE: THE STATE LINE QUESTION

Every single person moving here asks me the same thing first: **which side of the state line should we live on?** It's a fair question, and in most cities it wouldn't exist. Kansas City is one metro sitting across two states, and the line runs right through the middle of it.

That means two income tax systems, two property tax systems, two sets of school districts, and two sets of real estate rules — in what feels like one city.

Here are the actual numbers. Not opinions.

TAX FOUNDATION, 2026	MISSOURI	KANSAS
Top individual income tax rate	4.70%	5.58%
Effective property tax rate Owner-occupied homes	0.89%	1.21%
Average sales tax, local included State rate: 4.225% MO · 6.50% KS	8.44%	8.69%

1%

KCMO EARNINGS TAX

The one almost nobody mentions.

Kansas City, Missouri charges a 1% earnings tax. It applies to residents of Kansas City, MO wherever they work, and to anyone who works inside Kansas City, MO city limits regardless of where they live. It applies to earned income — wages, salaries, commissions — not to Social Security or pension income. (KCMO.GOV)

What that means in practice: if you live in Blue Springs and work in Lee's Summit, the earnings tax never touches you. If you live in Leawood, Kansas and work downtown, it does.

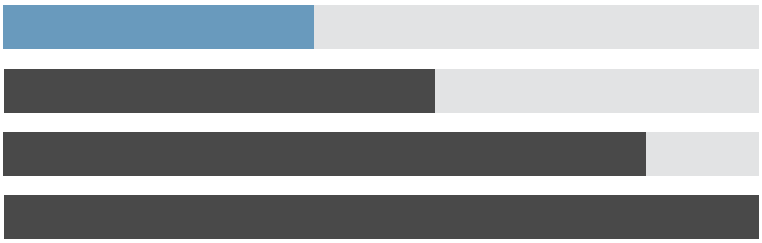
So on paper, Missouri is the lower-tax side. But taxes are one line in a much bigger equation. Your commute, your price band, and the specific house you buy all move more money than the tax difference does — usually by a lot.

I'm not going to tell you one side is better. I'm going to tell you what the numbers are and what to check. That's the rest of this guide.

COMING FROM CHICAGO, DENVER, CALIFORNIA OR ANYWHERE ELSE

The first thing almost everyone wants is the money comparison. Here it is, from one source so it's apples to apples.

MEDIAN SALE PRICE · JULY 2026



SOURCE: REDFIN, JULY 2026

$349,900
Metro-wide median sale price, July 2026

18 days
Median days on market, Kansas City, MO, July 2026

Metro figure: Heartland MLS Local Market Update, current as of August 7, 2026. Days on market: Redfin. The city figure and the metro figure measure slightly different things — the honest answer is that the number that matters is what your house, in your community, actually costs. Homes here are also moving reasonably quickly.

COMING FROM CHICAGO

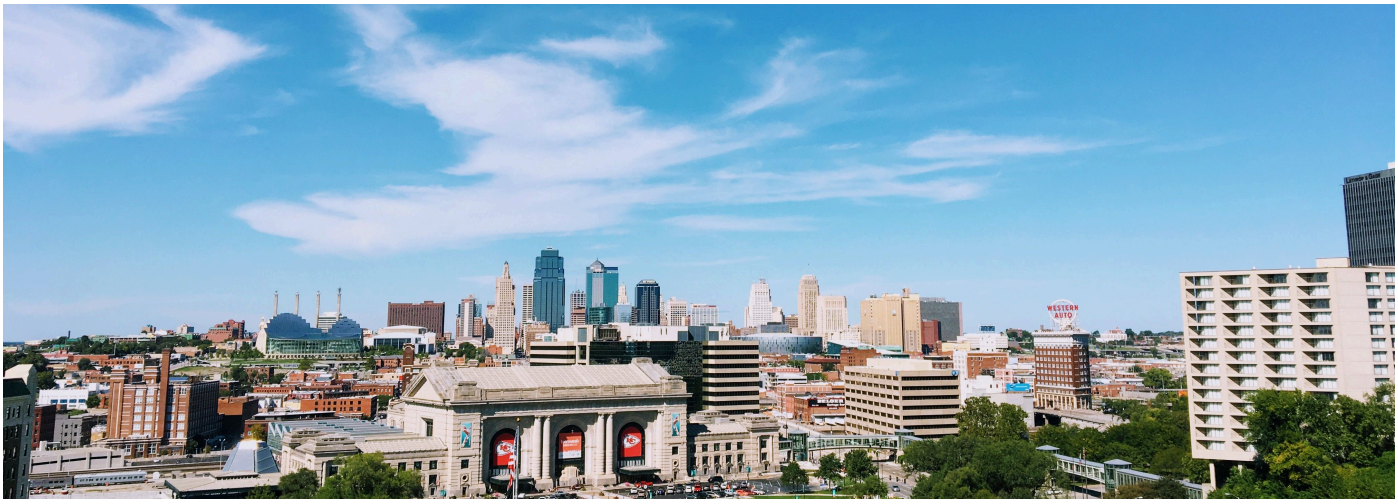
You're looking at roughly **$117,000 less** at the median. The bigger change is usually property tax direction: Illinois carries one of the higher effective property tax rates in the country, and both Missouri and Kansas come in lower than that. The other change is transit. There is essentially no commuter rail network here. You will drive, and you should test your commute before you choose a community.

COMING FROM DENVER

You're looking at roughly **double the house** for the same money at the median, and usually noticeably more lot. The adjustments people mention most are the weather at both ends of the year: real humidity in summer, and ice storms in winter that matter more than snow totals do.

COMING FROM CALIFORNIA

The price difference is the largest of the three, **around 2.4 times** at the median. Two line items to put in your budget that you may not be used to: both Missouri and Kansas charge an annual personal property tax on vehicles, assessed by your county. Rates vary by county, so check the county you're moving into rather than assuming a metro-wide number.



PAGE 2 · CONTINUED

...OR ANYWHERE ELSE

Downtown Kansas City from the Liberty Memorial lawn. The metro spans two states and about a dozen suburbs I work in regularly — the comparison on the previous page works the same from any of them.

One thing to keep in mind on all of these:

I'm not going to predict where interest rates go, and neither should anyone else. Nobody knows. What you can do is run the math on what you'd actually pay, at today's number, for the house you'd actually buy.

MOVING IN FROM WITHIN THE METRO

Plenty of my business is people crossing the state line for the first time, usually from the Kansas side to the Missouri side. Everything on Page 1 applies to you too, and the earnings tax question is usually the one that surprises people.

MILITARY MOVES

Fort Leavenworth sits northwest of the metro and Whiteman Air Force Base sits east of it near Knob Noster. If you're PCSing in, the state line question usually gets settled by the commute before it gets settled by the tax math.

COMING FROM SOMEWHERE ELSE

Those are the cities I see most often, but they're examples, not a list. The comparison works exactly the same from anywhere: take your city's median sale price, put it next to Kansas City's, and then look at the two things people forget to compare — what the commute does to your day, and which side of the state line your job puts you on.

If you tell me where you're moving from, I'll run the same comparison for your city and send it back to you. That's not a sales call, it's a spreadsheet.

WHERE TO LIVE: SIX COMMUNITIES, BOTH SIDES

These are six communities I work in regularly, three on each side of the line. Same information for each one, so you can compare them from 1,500 miles away.

MISSOURI SIDE

MISSOURI

BLUE SPRINGS

East metro, along I-70

A mix of established resale and a lot of active new home construction; Adams Pointe Village, one of the communities I'm currently selling in, is here.

Schools: Blue Springs R-IV School District.

The honest trade-off: the I-70 commute west into Kansas City backs up, and it's the one most people underestimate.

Day to day: suburban, with more new-build inventory than most of the metro.

MISSOURI

LEE'S SUMMIT

Southeast metro, off I-470 and Highway 50

Larger and more established than Blue Springs, with its own downtown rather than just a commercial strip.

Schools: Lee's Summit R-VII School District.

The honest trade-off: it's generally the priciest of my three Missouri picks, and desirable listings don't sit long.

Day to day: a full-service suburb with a real main street.

MISSOURI

RAYMORE

South metro, along the 49/71 corridor

Newer growth, and two of the communities I'm currently selling in are here: Alexander Creek, where I represent Sallee Development on the remaining lots, and Estates at Knoll Creek.

Schools: Raymore-Peculiar R-II School District.

The honest trade-off: the drive north into the city is the longest of my three Missouri picks, and the area is still building out, so expect construction activity for a while yet.

Day to day: newer and more open than the east-metro options.

THREE ON THE KANSAS SIDE

Same information for each one as the Missouri three. One number to keep on the table while you compare: Kansas carries the higher effective property tax rate of the two states — 1.21% against Missouri's 0.89% (Tax Foundation, 2026).

KANSAS SIDE

KANSAS

OVERLAND PARK

The largest of the three Kansas picks

Spans the widest range of prices and housing ages of the six.

Schools: depending on where you land, Blue Valley USD 229 or Shawnee Mission USD 512 — district boundaries here do not follow city limits, so confirm by address.

The honest trade-off: Kansas carries the higher effective property tax rate of the two states, and northern Overland Park is a much older housing stock than southern Overland Park. Treat them as two different markets.

Day to day: denser and more established to the north, newer to the south.

KANSAS

OLATHE

West and southwest side of the Kansas suburbs

Schools: Olathe USD 233.

The honest trade-off: it's the farthest of the six from downtown Kansas City, so if your job is on the Missouri side, drive it before you commit.

Day to day: a newer suburb with a lot of amenities built in.

KANSAS

LEAWOOD

Right up against the state line

Smaller, and generally the highest entry price of the six.

Schools: primarily Blue Valley USD 229, with portions in Shawnee Mission USD 512 — again, confirm by address.

The honest trade-off: highest cost of entry, and if you work in Kansas City, Missouri, the 1% earnings tax applies to you here.

Day to day: established, with a mature tree canopy.

ON SCHOOLS SPECIFICALLY



I've named the districts, not ranked them — that part is yours to judge, and you should judge it from the source data rather than from an agent's opinion.

Both state report cards are free and cover every district and school in this guide. Some buyers also use sites like Niche or GreatSchools for a quicker read; just know those blend test data with survey opinion, so the state reports are the cleaner number.

PRICE CONTEXT, METRO-WIDE

≈ $300,000 resale average
$400,000 – $800,000+ new construction, depending on builder, community and finishes

WHERE TO LOOK · MISSOURI

ANNUAL PERFORMANCE REPORT

Department of Elementary and Secondary Education

dese.mo.gov

WHERE TO LOOK · KANSAS

KANSAS REPORT CARD

Kansas State Department of Education

ksreportcard.ksde.gov

> District boundaries in this metro genuinely do not follow city lines, and two houses on the same street can feed different schools.

Every district on this list has an address lookup on its own website. Check the exact address before you write an offer — not the city, the address.

WHAT EVERYONE GETS WRONG ABOUT KANSAS CITY

"It'll be dirt cheap."	It's more home for the money than Chicago, Denver, or California — Page 2 shows that with real numbers. But affordable is not the same as cheap. A new build in the communities on Page 3 generally starts around **$400,000** and runs to **$800,000 and up**, depending on the builder. People arrive expecting a bargain and are surprised by what a finished new build actually costs.
"One side of the state line is obviously better."	It isn't obvious, and anyone who tells you it is hasn't run your numbers. It's a math problem, and your commute is one of the variables in it.
"I'll sort out schools once we're there."	Covered on Page 3, but it's the one that costs people the most, so it's here twice. Boundaries don't follow city lines. Confirm by address.
"New construction means no surprises."	This is the one I see most, because I've been on the builder's side of it for years. New construction has a completely different set of surprises than resale does — appraisals, upgrade pricing, timelines, and contract language. That's Page 5.

> The one thing people who move here actually say to me: they comment on how friendly everyone is.

That's not a marketing line and I'm not going to dress it up into one. It's just the thing I hear back most often from people who came here from somewhere else.

What I'm not going to do is invent a horror story to make a point. What I'll tell you instead is what I've actually watched go wrong, which is the next page.

THE FIVE MISTAKES RELOCATING BUYERS MAKE

These apply whether you end up in a resale home or a new build. Most people relocating here look at both before they decide, and the two are genuinely different transactions.

01 PICKING THE COMMUNITY FROM PHOTOS

Listing photos and community websites are marketing. They're not wrong, they're just incomplete. Drive the community — or have someone drive it for you and send you video — at the hour you'd actually be commuting, not at 11am on a Saturday. The single most common regret I hear from people who moved here is about the drive, not the house.

02 TOURING WITHOUT ANYONE REPRESENTING YOU

At a resale open house, the agent standing there represents the seller. In a model home, the person sitting there works for the builder. Neither of those is a criticism — that's their job. It just means nobody in that room is working for you, and out-of-town buyers are the most likely to be touring alone. In most cases you can bring your own agent at no cost to you, but with builders you usually have to do it on your first visit. Ask before you go, not after.

03 UNDERESTIMATING THE TIMELINE

On a resale, plan for roughly **30 to 45 days** from accepted offer to closing, and line that up against your lease end, your job start date, and the movers before you write the offer — not after. On a new build, your timeline lives in the purchase agreement you sign with the builder, not in the estimate the sales rep gives you in the model home. Ask what the contract actually says about the completion window, what happens if it slips, and whether your earnest money or your rate lock is exposed if it does.

04 ASSUMING THE APPRAISAL WILL MATCH THE CONTRACT

This happens on both sides, for different reasons. On a resale in a competitive situation, offering above list can put you above what the comparable sales support. On new construction it's structural: upgrades get added to the sale price, and the comps the appraiser is working from don't reflect those upgrades, so low appraisals happen more often than people expect. Either way, before you sign, know who is going to fight it if it happens, and how.

05 NOT READING THE CONTRACT YOU'RE ACTUALLY SIGNING

Kansas and Missouri are two different states with two different contracts, and a relocating buyer may well sign one of each before they're done looking. On top of that, a builder's purchase agreement is written by the builder's attorney, for the builder — that doesn't make it unfair, it makes it one-sided by default, which is normal. Somebody should be reading that language and translating it into plain English for you before you sign it, especially if you're doing this from another state.

WHAT TO DO, AND WHEN

6 TO 12 MONTHS OUT	Shortlist two or three communities from Page 3 rather than fifteen. Talk to a lender licensed in both Kansas and Missouri, so you're not restarting that conversation if you switch sides. Visit once if you can, and drive your commute at rush hour while you're here. And decide early whether you're open to building, because that timeline is not remotely the same as buying a resale home.
3 TO 6 MONTHS OUT	Get pre-approved. That one conversation sets your budget faster and more accurately than anything you'll work out on your own, and it doesn't cost anything. If you have a home to sell where you are now, start that conversation at the same time — timing the sale against the purchase is the hardest part of almost every relocation, and it's the part that gets started too late. If you want to get more precise than that, and plenty of people don't, ask your lender to build two Kansas City-specific items into your monthly estimate: the property tax rate for the side of the line you're leaning toward, and the annual personal property tax on your vehicles. Neither one is going to change your price range much. Both will change your monthly number.
1 TO 3 MONTHS OUT	Tour in person or by video. Write the offer. Get an inspection — including on new construction. **Especially** on new construction. A brand new home is still built by people, on a schedule, and an inspection before closing is the cheapest insurance in the transaction.
MOVING MONTH	Possession, utilities, and the first-week list: driver's license, vehicle registration, and your county's personal property declaration once you're a Missouri or Kansas resident. Put that last one on the list — it's the one people forget and then get a bill for.

IF YOU'RE BUILDING

Everything above shifts earlier, and "when" stops being your schedule and starts being the builder's. Plan for it to take longer than the first conversation suggests. That's not pessimism — it's just how construction works, and it's easier to plan for than to react to.



WHAT GOOD LOOKS LIKE

I'm not going to hand you a tidy relocation case study with a made-up name on it. What I can tell you is what I've seen.

I've worked with a number of buyers relocating to the Kansas City area. I'm familiar with the questions they ask — and, more usefully, the questions they don't think to ask, which are usually the ones that end up mattering.

The pattern is consistent. The people who ended up happy decided on the community before they fell in love with a specific house. They drove the commute. They read the contract, or had someone read it for them. And they had somebody on their side of the table, which is a different thing from having somebody who was nice to them.

The people who struggled usually did the opposite in one specific way: they let a job start date compress the decision, and they picked the house before they picked the place.



SELLING ONE HOME WHILE BUYING A NEW BUILD AT THE SAME TIME — THE HARDEST VERSION OF THIS:

> "Danny Howell Real Estate sold our home and helped us with a brand new build purchase! I can't express enough the gratitude we had in his help and support during this transition. Danny's market knowledge and attention to detail are invaluable! I would highly recommend Danny for anyone's next home sale, purchase, or build! You'll be happy you did!"
>
> — MARCEL

ON PACE, WHICH MATTERS MORE THAN PEOPLE EXPECT WHEN A MOVE IS ALREADY ON SOMEONE ELSE'S CLOCK:

> "Danny was knowledgeable and always answered my questions promptly. He wasn't pushy and let me set the pace of things according to my situation. He provided me all the information along the process and allowed me to make the calls. In addition, he was very nice and easy to work with. I would highly recommend him as your realtor."
>
> — JILL

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THE RELOCATION CHECKLIST

Everything from Page 6, in order. Tick it off as you go.

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6 TO 12 MONTHS OUT

- [ ] Shortlist two or three communities from Page 3 — not fifteen.
- [ ] Talk to a lender licensed in both Kansas and Missouri.
- [ ] Drive your commute at rush hour — or have someone send you video.
- [ ] Decide early whether you're open to building.

3 TO 6 MONTHS OUT

- [ ] Get pre-approved.
- [ ] Start the sale conversation on your current home at the same time.
- [ ] Ask your lender to add the property tax rate for your side of the line, and the vehicle personal property tax, to your monthly estimate.

1 TO 3 MONTHS OUT

- [ ] Tour in person or by video.
- [ ] Confirm the school district by exact address before you write the offer.
- [ ] Read the contract you're actually signing — Kansas, Missouri, or the builder's.
- [ ] Get an inspection — including on new construction.

MOVING MONTH

- [ ] Set up possession and utilities.
- [ ] Update your driver's license and vehicle registration.
- [ ] File your county's personal property declaration — the one people forget and then get a bill for.

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THE NEXT STEP · NO PRESSURE, NO PITCH

HOW DANNY HELPS NEXT



Right now you're being asked to pick a place you've never lived in, usually on someone else's timeline, with less information than you'd want. That's the actual problem — not finding a house.

Here's what I bring to it. I've been selling homes in the Kansas City metro since 2014, on both sides of the state line. Roughly 400 of my team's sales have been new construction and the rest have been resale, so whichever way you go, it isn't new ground for us. Before real estate I spent almost a decade working in construction, which is a useful place to have been if you end up building. I'm also Relocation Certified through EXP Realty, LLC.

WHAT THAT LOOKS LIKE FOR YOU

I help you pick the place before the house. The community, the side of the line, the commute — that's the decision that's hard to undo, and it's the one out-of-town buyers get the least help with.

I read the contract and translate it. A Kansas contract isn't a Missouri contract, and a builder's purchase agreement isn't either of them. You should know what you're signing before you sign it.

If your move includes selling a home here — which is the case for a lot of the state-line moves — I can run both sides at once rather than leaving you to time them yourself.

Resale or new build, I work both. Most people relocating here look at both before they decide, and I'm not going to steer you toward one because it's the one I'd rather sell.

On a new build, I hold the builder accountable. The person in the model home works for the builder. I don't.

Nothing about my process requires you to already be here. It works at a distance — most of my relocation conversations start months before anyone gets on a plane.

If you've got questions about any of this, text or email me. I'm happy to answer them whether or not you ever hire me — that's genuinely how most of these start.

TEXT OR CALL

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Figures in this guide are sourced and dated inline: Tax Foundation (2026), kcmo.gov, Redfin (July 2026), Heartland MLS Local Market Update (July 2026 data, current as of August 7, 2026). School districts are named, never rated; readers are pointed to the official state report cards. Nothing here is a prediction of interest rates or home values. Equal Housing Opportunity. Realtor®.