

EDMOND OKLAHOMA CITY

Moving to Oklahoma.

A practical guide for relocating families and investors.

Lower cost of living. No state income tax on Social Security. A real housing market with real inventory. Whether you're moving for a job, family, or simply trading coastal prices for Oklahoma value — this guide walks through what you need to know before you arrive.

Anthony Coby Keller Williams Elite | License #202722

anthony@cobyhomes.com | cobyhomes.com

Welcome to Oklahoma.

Each year thousands of families and individuals relocate to Oklahoma — from Texas, California, Colorado, the Pacific Northwest, and beyond. The reasons differ, but the patterns are consistent: they want their dollar to go further, they want a real house with a real yard, and they want a community that still feels grounded. Oklahoma delivers on all three.

This guide covers the practical side of the move. Cost of living, housing, schools, taxes, neighborhoods, paperwork, and the people you'll need along the way. It is not a brochure. It is the same information I share with every relocating client.

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Why people move to Oklahoma.

The reasons fall into a few clear categories. Most of my relocating clients come for one of these:

Cost of living. A \$700,000 house in Austin or San Diego is a \$350,000 house in Edmond — with a bigger lot and lower property taxes. Groceries, insurance, and gas all run below the national average.

Job opportunities. Tinker Air Force Base employs over 26,000 people. Boeing, Devon Energy, Chesapeake, the OU Health system, and a growing tech sector add to the base. The unemployment rate consistently sits below national average.

Investment returns. Cap rates in OKC rentals routinely beat coastal markets by 200–400 basis points. Tenant demand is steady, inventory is reasonable, and the math actually works.

Family and roots. For many people, Oklahoma is home — or close to it. Returning to be near aging parents, raising kids near grandparents, or simply wanting space to breathe.

Lifestyle. Real seasons, real neighborhoods, short commutes. You can be at a lake, a state park, or downtown in 30 minutes.

Cost of living comparison.

Oklahoma's cost of living index runs around 86 — meaning the typical basket of goods, housing, and services costs about 14% less than the national average. Housing is the biggest driver of that savings, but it shows up in nearly every category.

Category	National	Oklahoma	Difference
Median home price	\$402,000	\$215,000	&minus;46%
Property tax rate	1.10%	0.89%	&minus;19%
State income tax (top bracket)	varies	4.75%	&mdash;
Sales tax (state + local)	—	~8.95%	&mdash;
Average electric bill	\$143	\$118	&minus;17%
Gallon of gas	\$3.45	\$2.95	&minus;14%
Childcare (full-time)	\$1,070/mo	\$725/mo	&minus;32%

Figures are 2025 estimates from BEA Regional Price Parities, U.S. Census, and OK Tax Commission. Your specific numbers will vary by city and income.

Housing market overview.

The OKC metro is a balanced market — not a frenzy, not a freefall. As of 2025, inventory is healthy, days on market run 30–45, and price appreciation has held steady at 4–6% annually for the past several years.

What you can expect.

- Median single-family home: \$215,000 (metro), \$325,000 (Edmond).
- New construction: actively building in Edmond, Deer Creek, Yukon, Norman.
- Closing timelines: 30–35 days typical for financed purchases.
- Earnest money: 1–2% of purchase price is standard in Oklahoma.
- Title companies handle closing (not attorneys) — faster, cheaper.

Common surprises.

- Property taxes are based on county assessor values, capped at 5% annual increase.
- Tornado prep is real but practical — most homes have basements or in-ground shelters.
- Insurance runs higher than national average due to weather risk. Budget accordingly.
- Many neighborhoods are unincorporated — check HOA rules carefully.

Edmond & OKC neighborhoods.

Edmond (north). Established community, top-rated services, walkable downtown. Median home around \$325K. Excellent for families and remote workers.

Deer Creek. Newer construction, larger lots, fast-growing. Median around \$400K. Great for buyers who want new builds with space.

Quail Creek / The Village. Mid-century established neighborhoods in north OKC. Median around \$250–350K. Mature trees, character.

Nichols Hills. Historic, walkable, premium. Median \$750K+. For buyers with budget who want established prestige.

Heritage Hills / Mesta Park. Historic urban OKC. Restored craftsman and tudor homes. \$300–600K range.

Midtown / Plaza District. Urban revitalization, condo and loft inventory, walkable to restaurants. \$200–500K.

Yukon / Mustang. West side suburbs, very affordable, great for commuters to Tinker AFB or OKC.

Norman. South of OKC, OU campus town, distinct community. Median \$260K. Good for university families.

Taxes and registration.

State income tax.

Oklahoma has a graduated state income tax with a top marginal rate of 4.75%. Retirement income (Social Security, military pensions, first \$10,000 of other retirement income for those 65+) is exempt or partially exempt. Federal pension recipients receive additional exemptions.

Property tax.

Property is assessed at 11–13.5% of fair market value (county-dependent). Effective rate is typically 0.85–0.95% of market value. Annual increases are capped at 5% for owner-occupied homes, regardless of market appreciation.

Sales tax.

State sales tax is 4.5%, with cities and counties adding their own. Total in most metro cities lands between 8.5% and 9.5%. Groceries are taxable in Oklahoma (a meaningful difference from many states — budget for it).

Vehicle and license.

You have 30 days from moving to Oklahoma to register your vehicle and get an Oklahoma driver's license. Registration is handled at Service Oklahoma locations (formerly tag agents). Expect to pay an excise tax of 3.25% of vehicle value if you've owned the vehicle for less than 90 days before moving.

Utilities and setup.

Electricity	OG&E (most of OKC metro) or Edmond Electric (Edmond city limits). Call 7–10 days before move.
Natural gas	Oklahoma Natural Gas (ONG) serves most of the metro. Same lead time.
Water/trash	Managed by city — Edmond, OKC, Norman, Yukon each have their own. Set up online.
Internet	AT&T Fiber, Cox, and Google Fiber are available in many neighborhoods. Speeds and pricing vary.
Trash	Typically bundled with city water/sewer bill. Recycling pickup varies by city.
Driver's license	Service Oklahoma locations — bring proof of residency, social security, and ID. REAL ID required.
Voter registration	Oklahoma State Election Board — online registration available. Must register at least 25 days before election.

Timeline for your move.

90 days out

Connect with a local agent. Get pre-approved with a lender familiar with Oklahoma. Start narrowing

60 days out

Schedule a property tour visit if possible. Compare 2–3 neighborhoods in person. Begin sort

45 days out

Identify and write offers on top properties. Negotiate inspection contingency timelines that fit your tr

30 days out

Under contract. Order inspection, schedule appraisal. Set up utilities, change of address, school en

14 days out

Final walkthrough scheduled. Confirm closing date, moving truck, lodging. Update insurance to new

Closing day

Sign at title company. Receive keys. Wire transfer complete. Begin move-in.

30 days after

Register vehicles. Update driver's license. Register to vote. Submit homestead exemption applicati

Working with me.

I'm Anthony Coby. Licensed Oklahoma real estate agent at Keller Williams Elite, license #202722. I serve buyers, sellers, and investors across Edmond and the OKC metro.

I also own rental properties in OKC through Coby Property Advisors, so I understand the market from both a primary-residence and investment angle. For relocating clients, that means I can evaluate properties for resale value, livability, and long-term holding potential — not just whether you'll like it on day one.

What working with me looks like.

- Free 30-minute relocation consultation by phone or video.
- Custom market analysis based on your origin city and budget.
- Property tours scheduled around your travel windows.
- Vetted local connections — lender, inspector, insurance, title.
- Honest assessment of neighborhoods. I'll tell you when something isn't a fit.
- Continued support after closing — vendor referrals, market updates, anything you need.

Ready to start the conversation?

Email anthony@cobyhomes.com

Web cobyhomes.com/relocate

Phone available on request

This guide is informational. It is not legal, tax, or financial advice. Confirm specifics with qualified professionals before making decisions.