



LIVING AT LAKE TEXOMA: THE ULTIMATE GUIDE

Discover everything you need to know about lake living and learn why homebuyers find their perfect getaway in Texomaland.

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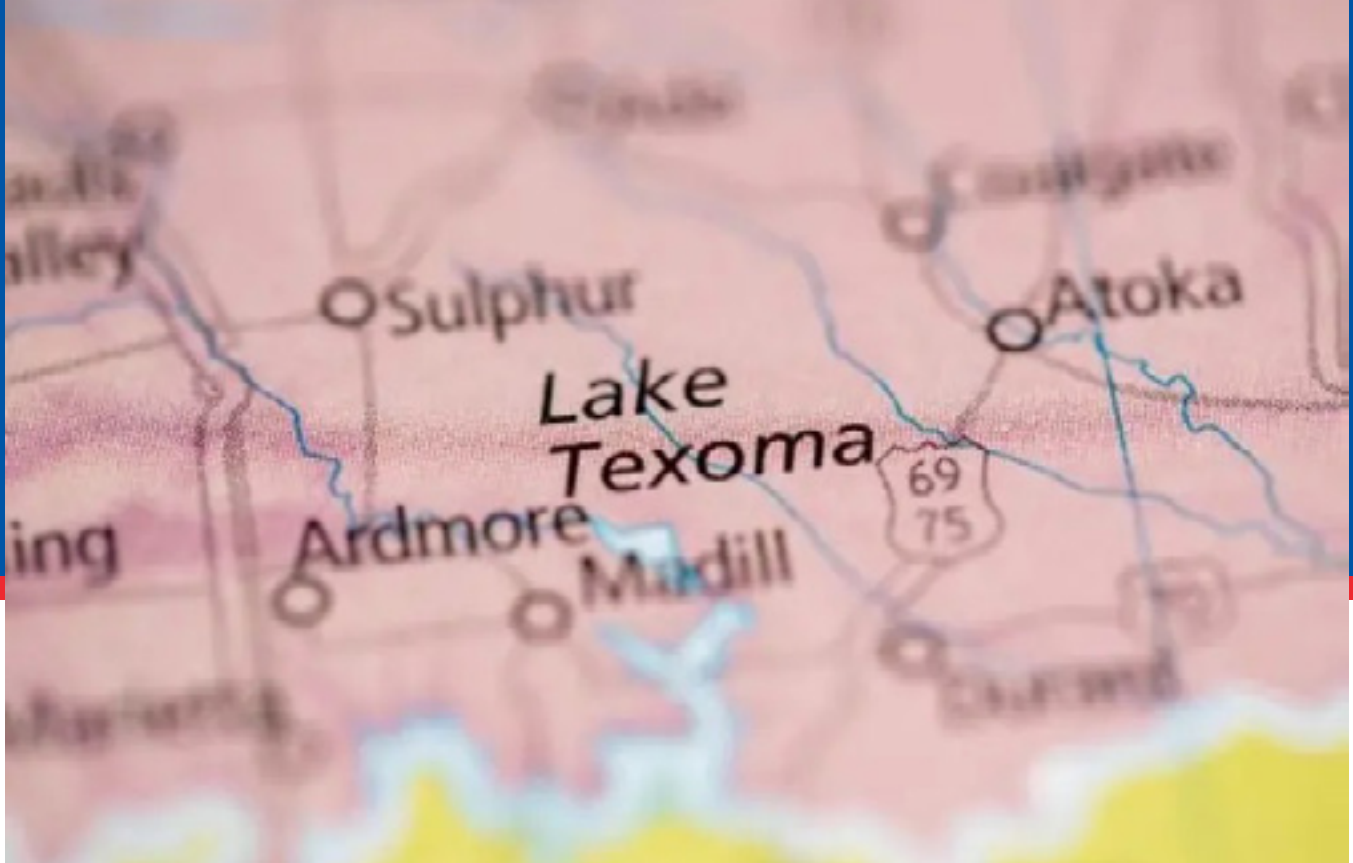
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INTRODUCTION

Six million tourists a year visit Lake Texoma, and area homeowners know why. This outdoor paradise offers 550 miles of shoreline and a unique place to unwind with access to city amenities and entertainment. It's serene lakefront living at its best.

With this guide, you'll find the kind of insider information that only locals know. Read on to learn about the communities of Lake Texoma, including useful details about the real estate market, regulations, and home-buying tips. Plus, you'll get the scoop on surrounding counties, watersports and fishing, recreation, resources, and amenities, and more.



GET TO KNOW LAKE TEXOMA NEIGHBORHOODS

Where is Lake Texoma?

Lake Texoma is surrounded by Marshall, Johnson, Bryan, and Love counties in Oklahoma and Grayson and Cooke counties in Texas. The area, often referred to as Texoma or Texomaland, is 75 miles north of the Dallas-Fort Worth Metroplex and 121 miles south of Oklahoma City.

The area known as Texoma includes eight counties with a population of around 319,000. Yet, the area also includes quiet and uncrowded neighborhoods, thanks to the sheer size.

Lake Texoma is a sprawling lake located near the Red River and Washita River, straddling Texas and Oklahoma. Spread over 89,000 acres and protected by Denison Dam, it's one of the largest reservoirs in the United States and the 12th largest U.S. Army Corps of Engineers (USACE) lake.

The USACE built Denison Dam, also known as Lake Texoma Dam, in 1943 as a flood control project. The dam supports the area's water supply, hydroelectric power production, river regulation, navigation, and recreation.

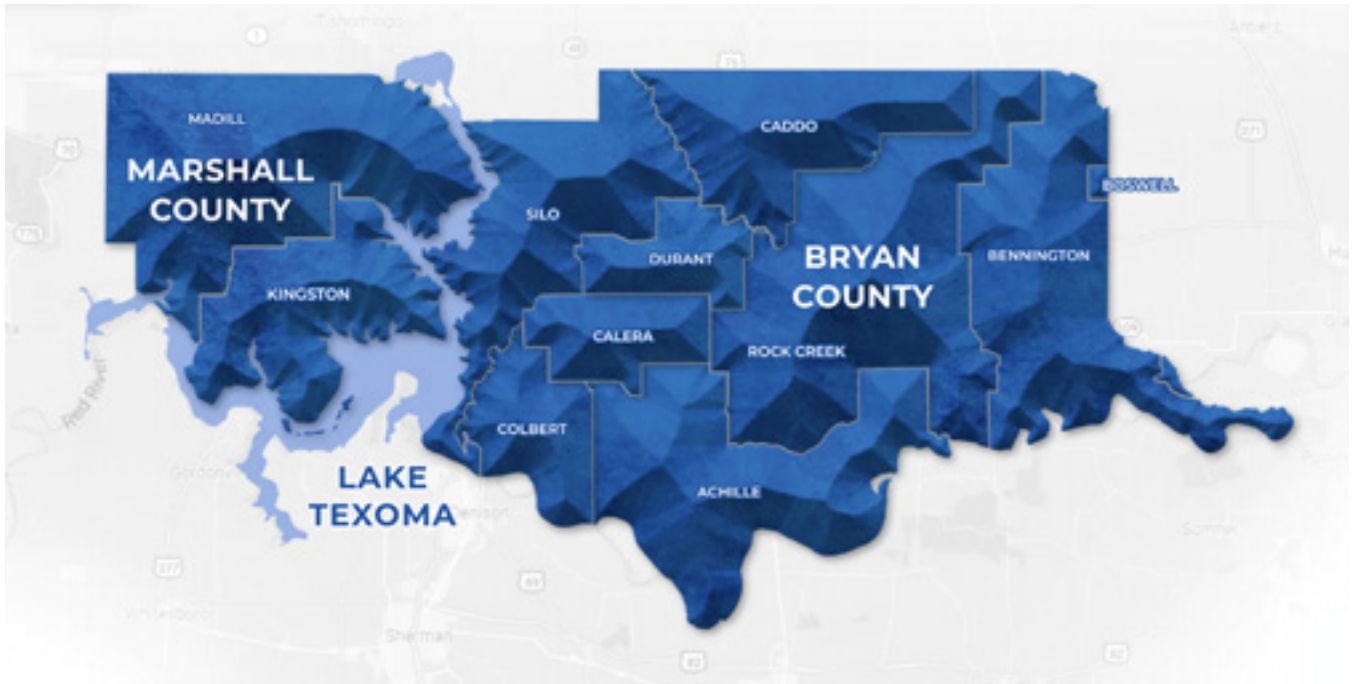
The region has a rich and diverse Native American history. The Chickasaw Nation is indigenous to the Southeastern Woodlands and the 13th largest tribe in the country. The Choctaw Nation is the third largest federally recognized tribe in the U.S., and the second-largest Indian reservation in the region. Its territory occupies portions of southeastern Oklahoma.

Meanwhile, the brackish Lake Texoma is a well-known wildlife habitat stocked with many fish species. It's one of only seven inland lakes in the U.S. where striped bass can reproduce naturally. It's also the southern terminus for many migrating waterfowl species.



The lake area also includes the Fobb Bottom Wildlife Management Area and the Hagerman and Tishomingo National Wildlife refuges, which play a critical role in conservation with thirty thousand acres of marsh, ponds, and upland prairie.

Texoma has **mild winters and hot summers** with plenty of sunshine year-round (an average of 362 hours in August.) Winter temperatures range from the high-30s to mid-50s, and summer temperatures are between the low-70s and low-90s.



Desirable Destinations

While Texoma covers vast areas, we'll focus on Oklahoma properties, which offer some of the most affordable and desirable destinations. Here are some of the most popular among homebuyers:

Bryan County, OK

Bryan county has miles of shoreline on the Oklahoma side of Texoma, offering many opportunities if you're looking for a lake house surrounded by intimate communities.

Durant

The county seat is known as the “Gateway to Texoma.” From Durant, you can live in town and get to the lakefront in just 20 to 30 minutes. It’s home to Southeastern Oklahoma State University and the headquarters of the Choctaw Nation. With the perfect balance between small-town living and modern city amenities, this city and its micropolitan areas play a prominent role in Texoma’s economy.

Surrounding Towns

With a total area of just 0.5 square miles, Silo is a compact suburban area and school district located between Durant and the lake. Smaller towns such as Calera and Colbert are becoming increasingly popular among home buyers, offering residents easy access to Durant and the shoreline.

These towns have access to wilderness areas, pristine lakes and rivers, modern shopping and dining, and a storied Native American heritage. The tranquil and family-friendly environments are only a short drive away from the Choctaw Casino and Resort, located just north of Calera, where you can find world-class entertainment.

Marshall County, OK

Marshall county, with its quaint boutiques and museums, is “the place to be when you’re not on the lake.” It’s also the home of various annual events, including the National Sand Bass Festival, the Madill FFA Rodeo, and the Huauni Creek Hunting Club Noodling Tournament.



Kingston

Amidst the laid-back lifestyle and relaxing setting, you can enjoy golfing, bird watching, wildlife viewing, hunting, and more. You can also find year-round fishing, boating, swimming, skiing, wakeboarding, and camping. Kingston has the bulk of Texoma's shoreline, where you'll find the best striper fishing in the state.

Madill

Located eight miles from Kingston, art-centered Madill is the county seat, where you can find the Museum of Southern Oklahoma, the Ruby Adkins Gallery, and the Madill Art Club. You can enjoy the vibrant cultural and artistic scene, various campgrounds, and tourist attractions.

A Closer Look: Lake-Facing Neighborhoods

Here's what the locals know: each lake-facing community has its own special personality. Besides Durant and its surrounding towns, homebuyers flock to lake-facing communities such as Catfish Bay, Alberta Creek, Washita Point, Soldier Creek, Buncombe Creek, Little Glasses, and the Enos communities. Many of these neighborhoods are already popular among tourists thanks to their resorts, marinas, and top-notch golf courses.

Catfish Bay has an abundance of boat ramps, while Albert Creek's marina is protected from big waters and winds. You can also find a campground, gas docks, and a great restaurant. Washita Point is a community with 600 relatively affordable homes and a beach.

Soldier Creek offers the best docks, restaurants, and boat ramps, and the beautiful lakefront properties have great views of Texas across the lake. The marina features a bar with live music in the summer. Buncombe Creek, Little Glasses, and the Enos communities have beaches, campgrounds, and boat ramps. The sand is gorgeous, and the area offers many restaurants and entertainment options.

Most of these lake-facing neighborhoods are golf cart communities—you can easily get to the beach and around town in a golf cart. Furthermore, Texoma has five islands: Hog Island, Little Island, North Island, Treasure Island, West Island, and Wood Island, for anyone looking for a secluded excursion.



LAKE TEXOMA HOMES: WHAT YOU NEED TO KNOW

Texoma has 74,686 acres of surface area and 550 miles of shoreline. Properties in the area are great long-term investments thanks to the economic growth, abundant business opportunities, and a steady increase in home value year after year.

The lake often remains 100 percent full with a pool elevation of 618 feet—providing ample support for the marinas, resorts, and outdoor activities that will continue to attract tourists and support a vibrant economy.

Texoma Home Market Trends and Statistics

When it comes to market trends, they can vary dramatically within the same county and from month to month. But, in general, Oklahoma is known for its low cost of living and generally affordable real estate. As of July 2022, the **average home value in the state was around \$178,000**—exhibiting a 17.5% 1-year increase. Oklahoma properties have appreciated **53.45%** over the past decade.

Thanks to the area's booming tourism industry, vast natural resources, and high quality of life, homes in Texoma are in demand. Likewise, the value of the homes reflects that. Homes closer to the lake and other popular recreational areas enjoy a premium.

Like the rest of the country, Texoma real estate is experiencing somewhat of an inventory crisis. The trend over the past two years has set a strong momentum and is expected to continue (even amid interest rate fluctuations)—sellers get multiple offers, bidding wars aren't uncommon, and many properties are sold at full price.

Waterfront inventory will likely stay limited, and properties in Lake Texoma will remain in high demand thanks to the area's proximity to Oklahoma City and Dallas. Residents enjoy the relaxed and intimate small-town lifestyle without sacrificing the convenience of having access to the big cities.

Lakefront vs. Inland Properties

The market continues to gobble up lakefront properties despite higher prices. These homes are considered prestige, and there's only limited inventory available. You must watch the market closely and work with an experienced realtor who can help you navigate the complexities of the market.

Properties in inland neighborhoods are more available and affordable while offering easy access to the lake. You can drive to a marina or beach in a golf cart within a few minutes. You don't have to pay lakefront prices, but you're still in a lake community. In fact, quite a few developments are built around the marinas in Buncombe Creek, Soldier Creek, and Alberta Creek. While there's some new construction, most are existing properties—especially on the lakefront.



Local Regulations and Restrictions

If you purchase and renovate existing properties, you must understand the area's unique regulations and restrictions, especially with getting permits from the US Army Corps of Engineers.

All the shoreline on Lake Texoma belongs to the USACE (also called Corps land.) Even if you have lakefront property, your land borders the corps land and doesn't touch the lake. The piece of land between your property and the lake is public land. You can't build on Corps land or cut trees down, even if it's right outside your door. If you want to mow the land between your house and the lake, you'll need a permit from the USACE.

There has been a moratorium on boathouses. If you want a boathouse, you can either purchase an existing one or apply for a boathouse permit, which is given out infrequently. If you buy a permit associated with a damaged or destroyed boathouse, the new construction must be the same as the old structure.

Since a boathouse is built on USACE land, it won't factor into an appraisal when you apply for a loan. If you plan to build a boathouse, have the cash ready because you can't get a loan from lenders.

What are the benefits of these regulations? Denison Dam and Lake Texoma were created for flood control. Better oversight of the land around the lake will allow the USACE to achieve the goal and keep the water level consistent, which is good for the environment and the tourism industry.



Tax Considerations in Texoma

When you purchase properties in Texoma, you can choose to buy on the Oklahoma or the Texas side. Understanding the tax implications can help you better navigate the financial aspect of the transaction.

The lower property taxes in Oklahoma offer homebuyers substantial advantages, especially if you're paying cash. This strategy is attractive to many buyers from Texas looking for a second home—they can save as much as \$20k in property taxes every year just by driving an extra 20 minutes. This arrangement means they don't have to pay state income tax in Texas while saving property tax on their second home in Oklahoma.

Growth Plans for Lake Texoma Area

Kingston, with miles of shoreline, boasts many recent developments. The Chickasaw Nation is constructing a casino in **Pointe Vista**, where they have already built a golf course and bought around 19 miles of shoreline. The tribe has acquired land in the past 15 years and will continue to do so in the next 50 years for resort development.

A **\$1 billion project** recently broke ground on the west side of the Roosevelt Memorial Bridge. The 2,700-acre development promises 2,100 new homes, condos, and a hotel. The plan also includes retail storefronts, restaurants, resorts, and a crystal lake for ice skating in winter.

Resources and Amenities in Texoma

Texoma residents enjoy convenient access to major medical facilities, including **Texoma Medical Center**, Marshall Memorial Hospital, **Alliance Health Durant**, and INTEGRIS Marshall County Medical Center.

Bryan County has **eight public school districts** that provide K-12 education and graduate students from eight high schools. In Marshall County, you'll find the **Kingston and Madill districts**. There are also half a dozen private schools, with Victory Life Academy being the largest.

Though lakeside internet connectivity may be spotty, you can get fast internet and cable access within most communities. And the area's proximity to major cities and airports (i.e., Dallas and Oklahoma City) makes connecting to the rest of the world hassle-free.

Get to Know Your Neighbors

You'll encounter a diverse set of people in Texoma. Many locals live, work, and go to school in rural communities. Meanwhile, weekend commuters (e.g., from the Dallas metroplex, Oklahoma City, Allen, McKinney, etc.) have their second homes here. They spend their summer weekends in Texoma, transforming the lakeside towns into "the place to be" on the weekends.

These towns can get so crowded that there often isn't enough bandwidth to get online with your cell phone—giving folks the perfect opportunity (or excuse!) to unplug, enjoy nature, and spend quality time with family.

Lake Texoma also draws many out-of-state buyers, the bulk of whom are from Texas. They seek access to nature, peacefulness, world-class water sports, and other activities without paying a premium, as you might in coastal states. Texoma gives you the diversity of large cities with the intimacy of small-town life.

The culture here is very laid back—you can find peace and quietude if you want, or you can go to great restaurants and spend a night at the resorts and casinos for world-class entertainment. Texoma supports a family-oriented lifestyle, and the access to fishing and watersports is second to none.





03 THE LAKE TEXOMA LIFESTYLE: KNOW BEFORE YOU GO

Picture this: You've taken your family out on the water for a day of fishing and skiing, and now you're sun-kissed, relaxed, and about to embark on a leisurely horseback ride before heading to Durant's Main Street for shopping. Here you can be at once active and laid back, depending on your mood. There's no lack of activities for locals and visitors alike, and, of course, watersports are unparalleled. Let's take a look at some of the most popular activities you'll find on Lake Texoma.

Watersports

Known as the "Striper Capital of the World," Lake Texoma lives up to its name. It's one of the few reservoirs in the U.S. where striped bass reproduce naturally.

Other species also thrive in Lake Texoma's waters, such as largemouth and smallmouth bass, white bass, white and black crappies, and various types of catfish. And because of Lake Texoma's size and depth, it can accommodate a variety of watercraft, from sailboats and powerboats to kayaks and jet skis.

Fishing: Lake Texoma offers world-class striped bass fishing and is stocked to keep the population strong. It has 70 species of fish, including largemouth, spotted and white bass, black and white crappie, and blue and flathead catfish. No matter what kind of angling you prefer, you'll find miles of waterfront access and no shortage of opportunity. Multiple guide services are available to outfit any size group or budget.

Sailing: The lake is unique because it's large enough for sailing. You can find races, themed dinners, holiday parties, quiet summer evening raft-ups, and more at the [Texoma Sailing Club](#).

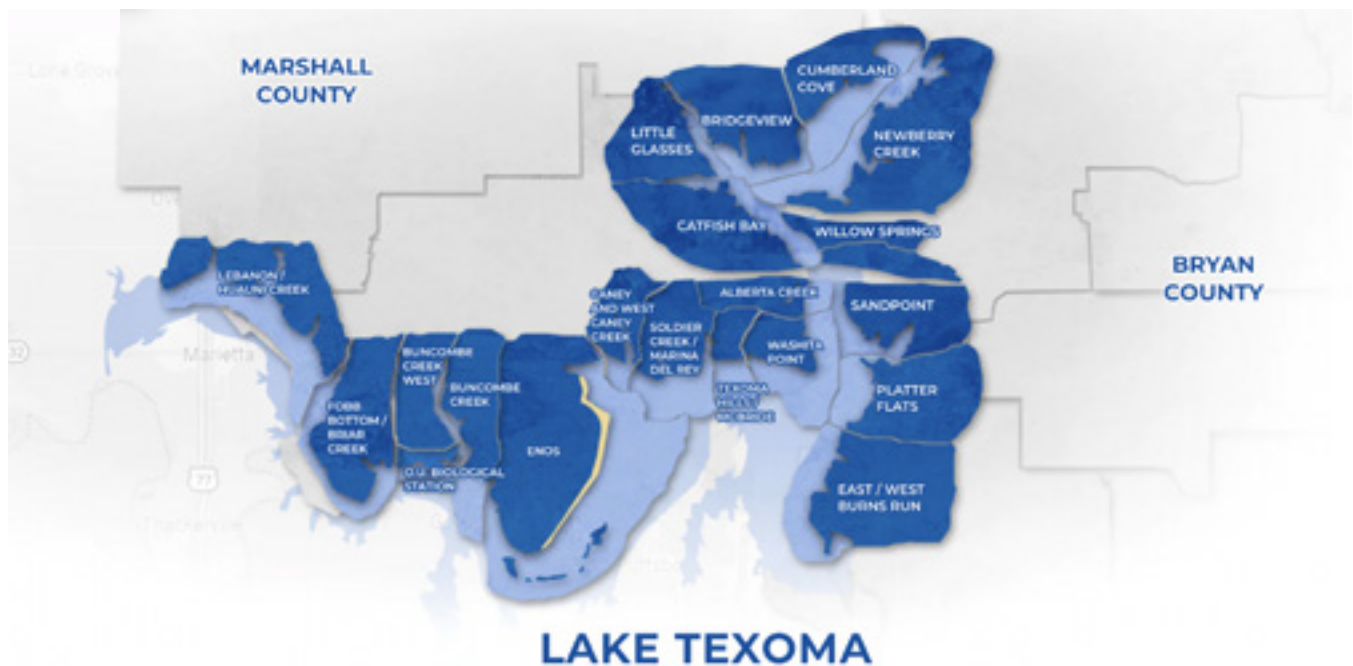
Other water sports: Powerboating, water-skiing, kayaking, wakeboarding, paddleboarding, and more are readily available. Find all the amenities you need to power your lake lifestyle at one of the area's marinas. Popular marinas and boat rentals in Texoma include Alberta Creek Marina and Catfish Bay Marina in Kingston, Little Glasses Marina in Madill, and Willow Springs Marina in Mead.

Camping and Hiking

With over 89,000 acres of water, 700 campsites, and 54 USACE-managed parks, Texoma is a haven for nature lovers and outdoor enthusiasts who enjoy camping, hiking, biking and wildlife watching. There are over 1,000 campsites around Lake Texoma offering various camping accommodations, from primitive tent camping to RV sites with water and electric hookups.

- **Eisenhower State Park:** Explore trails along high bluffs, splash at the sandy swimming cove, or fish for striped bass, crappie, and catfish in the lake.
- **Lake Texoma State Park:** Besides swimming, camping, and wildlife viewing, the privately operated Catfish Bay Marina offers a full-service marina with a fuel dock and striper guide fishing services.

- **Hagerman National Wildlife Refuge:** From colorful painted buntings and red-headed woodpeckers to playful river otters and majestic bald eagles, there is always something to see on the refuge.
- **Tishomingo National Wildlife Refuge:** Enjoy self-guided trails through wildflower fields, woods, and wetlands. Plus, a picnic pavilion with grills, fishing, boating, canoeing, or kayaking in the summer season.
- The **most popular campgrounds** include Burns Run East and West, Johnson Creek, Lakeside Park, Lake Texoma State Park, Caney Creek, and Platter Flats Camp.
- The **Cross Timber Hiking Trail** takes you around the lake.



Equestrian Trails

Most of the nature trails around the lake are maintained by the U.S. Army Corps of Engineers. Lake Texoma State Park offers an 11-mile equestrian trail. Visitors can saddle up and experience the lake on a guided horseback excursion.

- **Platter Flats recreation area:** Platter Flats Campgrounds are located on the eastern side of Lake Texoma in the Cross Timbers Region of Oklahoma. Best known for its equestrian trails, it has RV hookups, designated campsites, sanitary dumps, restrooms, group shelter, showers, boat ramps, and dock.

Hunting

You can find game species such as deer, turkey, migratory game birds, waterfowl, and feral hogs in the Tishomingo National Wildlife Refuge and other public hunting areas. Hunting at Lake Texoma is in accordance with applicable federal and state regulations. Generally, all Corps hunting areas are open for public hunting of all legal species with the use of any legal weapon for that open season except in areas designated for restricted hunting.

- You'll want to be sure to **obtain a license** from the [Oklahoma Department of Wildlife Conservation \(ODWC\)](#) in advance.
- **Check out this map** to plan your trip.



Golfing

Whether you are a novice or an avid golfer, you'll find your favorite course here. Lake Texoma boasts a plethora of public and private courses with pro shops to outfit your game.

- **Tanglewood Resort Golf Course:** The first regulated golf course in the country to install the eco-friendly Zoysia grass hybrid, Diamond Zoysia, on its greens. This 18-hole championship golf course was designed by Arnold Palmer and architect Ralph Plummer.
- **Chickasaw Pointe Golf Club:** Part of a 2700-acre, mixed-use development nestled on 19 miles of Lake Texoma shoreline, offering breathtaking views at every turn. The par-72 course has lakeside views with manicured Bermudagrass fairways and Champion Ultra Dwarf greens.
- **Buncombe Creek Golf Course:** This family-owned course is surrounded by rolling hills and scenic views. There's also a driving range and a practice putting green.

Exploring Around Town

After a day of outdoor adventure, you can explore the diverse in-town activities near Lake Texoma. Crowds often head to **Durant Main Street** to find vibrant shopping and dining. You can also find the Magnolia Farmers Market every Saturday between May and October. There's no shortage of special events in the area—here are a few of our favorites:

Festivals and Events

- **Magnolia Festival:** A three-day event hosted at the Choctaw Event Center in Durant featuring festivities like an outdoor carnival, Magnolia 5k and Fun Run, free children's activities, fireworks, and more.
- **Reuel Little Classic Half Marathon:** An annual event at Madill.
- **Denison Arts and Jazz Fest:** Multiple styles of jazz and one-of-a-kind art vendors.
- **Oklahoma Shakespearean Festival:** An afternoon of arts and culture at the SE Visual and Performing Arts Center in Durant.

Wine and Dine

- **Vineyard tours:** Rolling hills, delicious wines, and tasty foods await.
- **Dining:** **Fulbelli's Restaurant** and **Anchor 'N Restaurant** are known for fine dining, while **Big Daddy's at Highport** and **Hobo Joe's** are popular thanks to their casual vibe.



Casinos

Casino visits in Texoma offer more than nightlife activities. Certainly, you'll find world-class gaming, but you'll also discover that these venues are perfect spots to take the family for a resort-style pool experience or an A-list concert. These all-in-one entertainment destinations feature films, spas, and shopping as well.

- **Texoma Casino:** An 8,800-square-foot facility with 370 electronic games, a bar area, and a convenience store.
- **Choctaw Casinos & Resorts:** 7,400 slot machines, over 100 table games, and a state-of-the-art poker room, plus shows and 16 restaurants.

The vast range of experiences available distinguishes this area. Residents at Lake Texoma can design their own adventure, no matter what their interests are. Having the best of both worlds – outdoor and urban – is part of the appeal.



04 IN THE KNOW: LAKE TEXOMA HOME BUYING TIPS

The home buying process is less complicated for cash buyers—you have a set amount of money to spend, and you can look for a property with the right price. But if you're unsure of your budget, get pre-qualified for a home loan so you know the price range you'd be looking at. With that information, you can contact a local real estate expert who can guide you to make the right decision.

Consider the intended use (e.g., as a second home for you and your family, a vacation rental investment, etc.) and the lifestyle you want. The budget you need for lakefront vs. inland properties can be quite different, so you'll need to decide on your priorities—for example, considering the tradeoff between property size and view.

Navigating the Home Buying Process

The home buying process in Oklahoma is quite different from Texas. For example, the inspection period is part of the process instead of optional. You should get all the inspections done before the period expires so you don't incur losses.

If you're buying properties bordering USACE land, get clear on what you can and can't do (e.g., cutting down trees.) The Corps land follows the flood line, but how far a property may be into Corps land differs in different areas. Also, if you're planning to buy or build a boathouse, you should understand the regulations.

Buying a Rental Property as an Investment

If you want to purchase rental property, research the requirements thoroughly. Each development has its own restrictions, and some don't allow commercial activities. At the time of this report, the state of Oklahoma hasn't classified short-term rental (e.g., Airbnb, VRBO) as commercial activity. However, some communities have neighborhood covenants that prohibit short-term rentals.

Some residents have taken their neighbors to court over a short-term rental. It's best to check with your real estate agent to see if the development you're considering has additional restrictions. By working with a real estate agent who is an expert in these communities, you can find one that's receptive to short-term rentals.

For example, [we have a database](#) of many Texoma communities and their restrictions. Our agents can send the latest information to our clients to help them make informed decisions.

Working with a Local Real Estate Expert

Getting the support of a local realtor is key to finding a property that meets your needs. Only a select few have hyper-local insider information that can help you make the right decision. They can tell you the vibe of each community, which marina may suit your preferences, and how the USACE regulations work. Anyone with access to the MLS can pull out listings, but not everyone knows the inner workings of specific communities.



When selecting an agent, ensure that he or she is reachable at all times during the day because you'd depend on them to contact lenders, inspectors, title companies, and appraisers. There are many part-time real estate agents who may not have the availability to give you the timely assistance you need when you need it.

Whether you want to purchase a home in the Lake Texoma area as your primary residence, second home, or investment property, the options are numerous and exciting. The market is on an upward trajectory as more people want the convenience of having access to big-city amenities while enjoying the small-town vibe in day-to-day life.

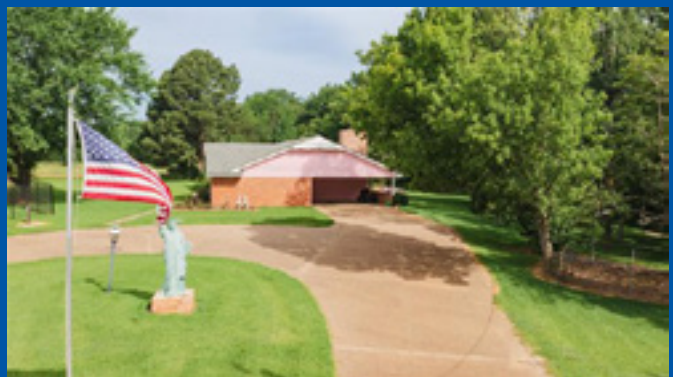
Not to mention, striper fishing and watersports in Lake Texoma are the best in the region. Along with the vibrant shopping and dining options and entertainment offerings, the area truly has something for everyone.

Our team of real estate experts specializes in Texoma properties. We know the communities like the back of our hands—many of us have lived here all our lives. We have the knowledge about the market to guide our clients to find the neighborhoods and homes that meet their needs and help them navigate the local regulations.

Contact us to find your dream home today.

FIND YOUR DREAM HOME TODAY

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