

# Celina, Texas: 2026 City Guide, Real Estate Market & Fast-Growth Relocation Resource

Celina is currently the fastest-growing U.S. city with a population of 20,000 or more in the latest U.S. Census Bureau city estimates. This guide explains what that growth means for home buyers, sellers, agents, brokers, investors and North Texas visitors - from 2026 home sales and master-planned communities to infrastructure, property taxes, schools, downtown investment and the outlook for 2027.

[Explore 2026 Real Estate](#)

[See Growth & Development](#)

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Research update: September 29, 2026 • Current-month closed-sale totals are not treated as final until the reporting month is complete.

**64,427**

U.S. Census Bureau population estimate, July 1, 2025

**24.6%**

Population growth, July 2024-July 2025 - #1 among U.S. places 20,000+

**1,140**

Reviewed 2026 closed transactions, January-August

**2,400**

Approx. single-family permits projected by City for FY 2026

## JUMP TO A TOPIC

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## GROWTH STORY

# Celina Is the Fastest-Growing U.S. City in the Latest Census Rankings

The U.S. Census Bureau ranked Celina **No. 1 nationally** among cities and towns with populations of 20,000 or more for percentage growth from July 1, 2024 to July 1, 2025. Celina grew **24.6%** in a single year to an estimated **64,427 residents**. The city also led the same Census ranking one year earlier, when its 2023 population increased **26.6%**.

### 2020 Census

16,739 residents.

### 2025 estimate

64,427 residents - nearly four times the 2020 Census count.

### 2020-2025 estimate change

The Census Bureau's Vintage 2025 series reports a **276.8%** increase from the April 2020 estimate base to July 2025.

**Why this matters to real estate:** rapid population growth can create unusually high levels of new-home supply, infrastructure construction, school-boundary changes, special-district assessments, retail additions and neighborhood differentiation. In Celina, a citywide median alone is rarely enough for pricing a specific resale or evaluating a specific new-build contract.

Sources: **U.S. Census Bureau Vintage 2025 city estimates**; **U.S. Census Bureau 2023 fastest-growing cities release**.

## CITY SNAPSHOT

# Celina at a Glance

Celina sits primarily in Collin County with portions extending into Denton County, north of Frisco and Prosper. Its 2020 Census land area was 32.26 square miles, while the City's ultimate planning boundary approaches 80 square miles. The City says its long-range buildout could support roughly **378,000 residents**, illustrating how much developable land and infrastructure work remain ahead.

### Ownership-oriented

The 2020-2024 ACS estimates an **92.7%** owner-occupied housing rate.

### High household income

Median household income was **\$170,894** in 2024 inflation-adjusted dollars.

### Educated workforce

**64.3%** of adults age 25+ held a bachelor's degree or higher in the 2020-2024 ACS.

Sources: **U.S. Census Bureau QuickFacts - Celina**; **City of Celina Annexations and long-range growth**.

PEOPLE & HOUSEHOLDS

Population, Housing & Demographic Benchmarks

| Measure                          | Latest cited figure   | Real-estate / relocation relevance                                               |
|----------------------------------|-----------------------|----------------------------------------------------------------------------------|
| Population estimate              | 64,427 (July 1, 2025) | Current Census estimate used for national growth ranking.                        |
| 2020 Census population           | 16,739                | Shows the extraordinary scale of the current growth cycle.                       |
| Owner-occupied rate              | 92.7%                 | Celina is heavily ownership-oriented.                                            |
| Median owner-occupied home value | \$509,600             | ACS estimate; not a live 2026 MLS sale-price statistic.                          |
| Median household income          | \$170,894             | Provides household purchasing-power context.                                     |
| Median gross rent                | \$2,379               | Useful relocation benchmark; current asking rents differ by product.             |
| Households                       | 10,324                | 2020-2024 survey estimate; rapid growth means current household count is higher. |
| Persons per household            | 3.31                  | Relevant to family housing and school-capacity planning.                         |
| Bachelor's degree or higher      | 64.3%                 | Indicates a highly educated adult population.                                    |
| Mean commute                     | 33.3 minutes          | Regional road and tollway access is a major relocation factor.                   |
| Broadband subscription           | 98.5% of households   | Relevant to remote and hybrid work.                                              |

**Data caution:** ACS values are multi-year survey estimates for 2020-2024. They should not be presented as a live September 2026 city count.

Source: **U.S. Census Bureau QuickFacts**.

HOUSING MARKET

Celina Real Estate Market: 2026

Celina is unusual within DFW because the resale market and an enormous new-construction pipeline operate side by side. Buyers may compare an existing home against builder inventory, quick move-ins, incentives and financing promotions. Sellers

therefore compete not only with neighboring resale listings, but also with nearby communities where builders can adjust incentives faster than individual homeowners typically can.

**Latest completed-month closed-sales snapshot reviewed:** August 2026 recorded **131 transactions**, a **\$534,297 median sale price**, a **\$565,474 average sale price** and approximately **61 days on market** in the reviewed market-trend series. January through August totals approximately **1,140 transactions**.

### Current-month listing signal

The September 2026 listing series showed a median asking price of roughly **\$564,995**, an average asking price of about **\$663,268**, and a reported listings count of **1,240**. This is listing-side information - not a completed September sales result.

### New construction changes the comparison set

The City projects roughly **2,400 single-family permits in FY 2026**, after 2,643 permits in the prior year. Builder incentives, inventory homes and neighborhood phase releases can materially affect nearby resale pricing.

### Price segmentation matters

Entry-level new builds, move-up homes, luxury lots, acreage-style properties and established master-planned communities may show very different demand.

### Texas non-disclosure matters

Texas deed records do not provide a complete public record of real-estate sale prices. Agents should verify pricing and transaction statistics in their current MLS data before client publication.

Market-trend source: **HAR.com Celina market trends (Houston Association of REALTORS)**. Public-record context: **Texas Comptroller - property valuation**.

## CLOSED-SALES PULSE

# Homes Sold in Celina This Year & This Month

As of September 29, 2026, September is still an incomplete reporting month. Rather than label a partial month as a final result, the table below uses **August 2026 as the latest completed month**. The January-August total is **1,140 transactions** when the monthly counts are summed.

| Month 2026           | Closed transactions | Median sale price                                        | Average sale price | Reported DOM |
|----------------------|---------------------|----------------------------------------------------------|--------------------|--------------|
| January              | 111                 | \$515,000                                                | \$574,225          | 88           |
| February             | 105                 | \$510,000                                                | \$584,555          | 92           |
| March                | 162                 | \$539,145                                                | \$598,115          | 88           |
| April                | 144                 | \$486,250                                                | \$568,842          | 67.5         |
| May                  | 168                 | \$527,000                                                | \$590,585          | 58           |
| June                 | 176                 | \$527,000                                                | \$652,337          | 57.5         |
| July                 | 143                 | \$540,000                                                | \$646,096          | 58           |
| <b>August</b>        | <b>131</b>          | <b>\$534,297</b>                                         | <b>\$565,474</b>   | <b>61</b>    |
| <b>Jan-Aug total</b> | <b>1,140</b>        | Do not average monthly medians to estimate a YTD median. |                    |              |

**Agent/broker note:** city-level aggregations can be revised, and geography definitions can differ from MLS searches. Before putting a transaction count or median in a CMA, market update, farming piece or listing presentation, rerun the statistics directly in NTREIS using your intended boundaries and property-type filters.

## What the monthly swings mean

Monthly median prices moved materially during 2026 even as sales volume remained substantial. In a city with heavy new construction, the monthly mix can shift between builder inventory, resale homes, luxury product, smaller lots, larger lots and different master-planned communities. A change in citywide median price is therefore not the same thing as appreciation or depreciation for a specific home.

### BUILDER PIPELINE

## New Construction, Master-Planned Communities & Permit Activity

The City's Five-Year Capital Improvement Program says approximately **2,400 single-family permits** are projected in FY 2026, following **2,643 permits** the previous year. That level of construction affects resale competition, school planning, road capacity, water demand and neighborhood amenity investment.

### Legacy Hills

One of the major planned-development/PID areas shaping west Celina. Buyers should review the exact phase, builder, PID assessment and school assignment for the property.

### Mosaic

An approved planned development and PID area. The City's official PD and PID records are the best starting point for zoning and assessment research.

### Mustang Lakes / expansions

Large master-planned development activity remains part of Celina's housing landscape; municipal boundaries and school districts should be verified address by address.

### Villages of Uptown

PD-122 was amended in 2026 in connection with the approximately 28-acre Uptown Commerce Center area.

### Silo Crossing

The Willard Tract / Silo Crossing appears in the City's current planned-development registry with 2025 and 2026 ordinances.

### Newer PD approvals

The City's 2026 registry includes Ewing Buick GMC, Yellow Door Storage, Mesa Verde and Robinson, reflecting continued residential and commercial entitlement activity.

Sources: **City of Celina Five-Year CIP**; **City of Celina Planned Developments**; **City of Celina Public Improvement Districts**.

#### FOR BUYERS & RELOCATION CLIENTS

## What Celina Buyers Should Check Before Signing a Contract

- **Builder incentives versus resale economics:** compare price, rate buydowns, closing-cost incentives, upgrades, lot premium, taxes and future resale competition - not just sticker price.
- **PID assessment:** Celina has many Public Improvement Districts. PID assessments are separate from ordinary property tax and can materially change annual ownership cost.
- **MUD/WCID or other district charges:** verify all taxing and assessment entities for the exact parcel.
- **School district and attendance zone:** a Celina mailing address does not automatically mean Celina ISD. Growth can also cause future boundary changes.

- **Road construction and future corridors:** review Dallas North Tollway extension, Collin County Outer Loop and City road projects if commute, noise or future access matters.
- **Water and irrigation:** rapid growth has required conservation measures; review current watering rules and utility costs.
- **Future zoning:** use the City's planned-development registry, zoning resources and long-range maps for nearby vacant land.
- **HOA and amenity buildout:** confirm which amenities are complete, which are planned, and whether the buyer's phase has different dues or rules.

**New-construction representation:** a builder's sales representative works for the builder. Buyers may choose to obtain their own real-estate, inspection, lending, legal and tax advice before signing a construction contract.

## FOR SELLERS & LISTING PROFESSIONALS

# Celina Seller Strategy in a Builder-Heavy Market

### Compete with incentives

When builders are offering rate buydowns or closing-cost credits, resale sellers may need to compete through price, condition, concessions or stronger move-in readiness.

### Sell the lot and phase

Greenbelt position, lot width, orientation, completed amenities, lower construction disruption and mature landscaping can distinguish resale from a new phase.

### Document upgrades

Builder options, after-closing improvements, pools, outdoor living, smart-home additions and energy upgrades should be clearly itemized and professionally photographed.

**Listing-media opportunity:** Celina's new communities, larger lots, amenity centers and construction context are especially well suited to professional HDR photography, floor plans, aerial media, virtual staging and video. See DFW Pics or view DFW real-estate photography pricing, packages & media kits.

# Celina Property Taxes, PIDs & Special Assessments

For tax year 2026 / fiscal year 2026-27, the City of Celina adopted a municipal ad valorem rate of **\$0.571677 per \$100 of taxable value**. The ordinance divides that into **\$0.263260** for maintenance and operations and **\$0.308417** for debt service.

| City rate component       | 2026 rate per \$100 taxable value |
|---------------------------|-----------------------------------|
| Maintenance & operations  | \$0.263260                        |
| Debt service              | \$0.308417                        |
| Total City of Celina rate | \$0.571677                        |

## PIDs are a major Celina due-diligence item

The City maintains annual service plans for numerous Public Improvement Districts, including Legacy Hills, Mosaic, Cambridge Crossing, Creeks of Legacy, North Sky, Ownsby Farms, Parks at Wilson Creek, Sutton Fields, Ten Mile Creek and others. The City explains that PID assessments are collected annually and are **separate from property taxes**.

**Buyer-budget rule:** never estimate a Celina home's annual carrying cost from the City tax rate alone. Use the exact property record to identify county, school district, City, special districts, PID assessments, exemptions, HOA dues and insurance.

Sources: **City of Celina Ordinance 2026-087**; **Celina PID service plans**; **Collin County tax lookup**; **Collin Central Appraisal District**.

# Major Development & Downtown Investment to Watch

Announced July 2026

## Trackside Junction

The City and Celina EDC announced a **\$15 million private investment** in Downtown Celina with retail, restaurant, office, event and luxury residential space. The project includes approximately **15,000 square feet of new commercial space** and is intended to extend activity along Louisiana Drive and strengthen the link between the historic square and the Entertainment District.

[City announcement](#)

Approved September 2026

## Downtown reinvestment partnership

The City approved an economic-development agreement supporting a combined **\$7.5 million private investment** at 102 N. Ohio St. and the historic Mayer Building at 313 W. Pecan St., aimed at new restaurant, retail and office opportunities.

[City announcement](#)

Municipal project

## Downtown Center & parking garage

The first phase calls for a four-story, approximately **25,202-square-foot parking garage** with nearly **400 spaces**. The future Downtown Center is planned at roughly **115,245 square feet** to centralize City services.

[City project page](#)

2026 zoning amendment

## Uptown Commerce Center

Ordinance 2026-027 amended a portion of PD-122 for an approximately **28-acre** tract at the southwest corner of Louisiana Drive and future J. Fred Smith Parkway, reflecting continued commercial/urbanizing activity in the Uptown area.

[City ordinance](#)

## Approved planned developments are not all at the same construction stage

The City's Planned Developments registry is the best official index for entitlement status. It includes long-established communities as well as newer items such as Legacy Hills Remainder, Legacy Townhomes, Estates on Legacy, Serenade, Silo Crossing, Millen Farms, Glen at Uptown, Creekbend Legacy Branch, Wildhorse, NextGen Celina Senior Community, Serenade East, Mesa Verde and Robinson.

**Important:** zoning approval, a planned-development ordinance and an economic-development announcement do not guarantee a project will be constructed exactly as first described. Buyers near vacant land should review the latest site plan, plat, permits, council action and construction status.

Official Celina Planned Developments registry.

## MOBILITY & CAPITAL PROJECTS

# Roads, Dallas North Tollway Extension & Infrastructure

### Dallas North Tollway extension

NTTA's Phase 4A extends the DNT from US 380 to FM 428 through Prosper and Celina. NTTA currently lists a **late-2027 opening** for Phase 4A. The project is designed to provide a more direct north-south connection toward Dallas for fast-growing Collin/Denton County communities.

[NTTA DNT project page](#)

### Collin County Outer Loop

The planned **55-mile** multimodal corridor runs from the Denton/Collin County line through Celina and across Collin County. The County reports that the two-lane roadway from Dallas Parkway to US 75 is complete, with additional service-road design work underway.

[Collin County Outer Loop](#)

### Celina Parkway / County Road 52

The 2026 reconstruction project covers roughly 6,600 linear feet from the Outer Loop to FM 428, with an estimated total cost of **\$2.615 million** and a City-listed September 2026 completion target.

[City project page](#)

### Oklahoma Drive improvements

Roadway, sidewalks, parking and drainage improvements from Malone Street to Pecan Street began in May 2026, with the full project listed for substantial completion in **January 2027**.

[City project page](#)

## FORWARD VIEW

# Celina 2027 Growth & Housing Outlook

Celina-specific outcomes will depend heavily on builder supply, mortgage rates, local infrastructure delivery and the pace of household formation. The City's own FY 2025-26 adopted budget used a planning population of **66,671** for FY 2025-26 and projected **79,098** for FY 2026-27 and **92,375** for FY 2027-28. These are municipal planning assumptions, not Census estimates.

At the statewide level, the Texas Real Estate Research Center's September 2026 forecast through summer 2027 anticipates approximately **2.5% growth in Texas single-family sales**, about **1.8% growth in the statewide median price**, approximately **149,000 single-family permits** in 2027 and a roughly **6%-7%** 30-year fixed mortgage-rate range around August 2027. Those figures are statewide assumptions, not a Celina price forecast.

The Federal Reserve Bank of Dallas' September 18, 2026 employment forecast projects Texas payroll employment to rise **1.2%** during 2026, adding about **173,600 jobs**. Regional job creation remains relevant because many Celina households commute to employment centers across North Dallas, Frisco, Plano, McKinney and the wider DFW economy.

## Supply remains the key local variable

Thousands of annual permits and multiple development phases can give buyers choices even while the population is growing rapidly.

## Infrastructure can reshape micro-markets

Tollway, Outer Loop, local road, school and retail projects can materially alter access and neighborhood desirability over time.

## Builder incentives can move faster than comps

Agents evaluating resale competition should monitor nearby builder price sheets and financing incentives as well as closed MLS sales.

Sources: **City of Celina FY 2025-26 adopted budget**; **Texas Real Estate Research Center forecast**; **Federal Reserve Bank of Dallas employment forecast**.

## EDUCATION

# Celina ISD: Enrollment Growth, New Campuses & Buyer Research

Celina ISD is also expanding rapidly. In September 2026 the district reported enrollment had nearly doubled from **3,359 students in 2022** to **7,159 students in 2026**. The district also said it added more than **1,000 students** from the prior year.

Construction planning is aggressive: Scott Elementary, Grumbles Elementary and Calvert Elementary are expected to open for the **2027-28 school year**. Celina ISD's 2025 bond planning also contemplated future high school, middle-school and elementary capacity.

**Home-buyer rule:** never assume that a Celina mailing address equals Celina ISD or a particular campus. Parts of the broader Celina area interact with multiple district boundaries, and attendance zones can change as new schools open. Verify the exact address with the district before relying on school assignment.

**Celina ISD enrollment**

2026-27 enrollment and attendance-zone resources

**September 2026 district update**

Enrollment and accountability update

**Texas Education Agency**

State accountability resources

**Required district reports**

TAPR, report cards and accountability postings

**LIFESTYLE**

**Parks, Trails & Recreation**

The City's Parks & Recreation department reports **707 park acres** and **86.55 miles of trails** across its current and planned system. Continued park investment is part of Celina's strategy for keeping pace with residential growth.

**Old Celina Park**

A major sports and recreation destination; the City recently celebrated the opening of a new farm-themed playground.

**Ousley Park**

The stream-restoration and trail program covers approximately 30 acres. Construction began May 18, 2026 with completion anticipated in November 2027.

**Long-range connectivity**

Celina's adopted trails and parks planning emphasizes connected open spaces as the city builds out.

Sources: **Celina Parks & Recreation**; **Ousley Park project**.

**VISITORS & RELOCATION SCOUTING**

# Downtown Celina, Events & Visiting the Area

Downtown Celina's historic square remains the city's cultural and civic center while large-scale growth spreads outward. Celina has participated in the Texas Main Street program since 1996, and its Main Street program earned **2026 National Accreditation** from Main Street America.

## Historic Downtown Square

Local restaurants, shops, civic events and ongoing reinvestment make downtown a useful stop on a relocation visit.

## Construction-aware touring

Because downtown and major corridors are actively changing, visitors should check current road closures and event calendars before a neighborhood tour.

[Downtown Celina / Main Street](#) • [2026 Main Street accreditation](#) • [City calendar and current notices](#)

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## MOVING LOGISTICS

# Utilities, Water Demand & New-Resident Setup

Celina's Utility Billing department manages water, wastewater and refuse billing. The City's FY 2026 proposed budget reported roughly **18,020 utility accounts**, illustrating how quickly the customer base has expanded.

On July 2, 2026, Celina implemented **Stage 2 Water Conservation** measures with once-per-week irrigation scheduling as North Texas summer demand increased. Buyers and homeowners should review the current conservation stage before setting irrigation schedules.

## Utility billing

Start or manage service

## City utility rates

Water, trash/recycling and stormwater rates

## Water information

Water & wastewater treatment resources

## 2026 conservation notice

Stage 2 water conservation

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## BOOKMARK THESE

# Official & Institutional Celina / North Texas Resource Directory

**City of Celina**

Official city website

**Celina Development Services**

Planning, permits and development

**Planned Developments**

Official PD registry and ordinances

**Long-Range Plans**

Comprehensive, parks, trails and neighborhood plans

**Public Improvement Districts**

Annual PID service plans

**Celina Economic Development Corporation**

Business, investment and development information

**U.S. Census Bureau**

Celina QuickFacts

**Collin Central Appraisal District**

Property appraisal records

**Collin County Tax Office**

Property-tax account search

**Denton Central Appraisal District**

Denton County-side property records

**Texas Comptroller**

Texas property-tax guidance

**Celina ISD**

District and enrollment resources

**Texas Education Agency**

School accountability and reports

**NTTA**

Dallas North Tollway extension

**Collin County Outer Loop**

Regional road planning

**Texas Real Estate Research Center**

University real-estate research

**Federal Reserve Bank of Dallas**

Texas economy and employment forecasts

**Power to Choose**

Texas electricity-plan comparison portal

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## FREQUENTLY ASKED QUESTIONS

# Celina, Texas FAQ

## Is Celina, Texas the fastest-growing city in the United States?

Yes, in the U.S. Census Bureau's latest Vintage 2025 ranking of cities and towns with populations of 20,000 or more, Celina ranked No. 1 for percentage growth from July 2024 to July 2025, increasing 24.6% to an estimated population of 64,427.

## How many people live in Celina?

The U.S. Census Bureau estimated 64,427 residents on July 1, 2025. Celina had 16,739 residents in the 2020 Census.

## How fast has Celina grown since 2020?

The Census Bureau's Vintage 2025 estimate series reports a 276.8% increase from the April 2020 estimate base to July 1, 2025.

## How many Celina home transactions were reported in 2026?

The monthly city-level market series reviewed for this guide totals approximately 1,140 transactions from January through August 2026. Agents should refresh live MLS statistics before client publication.

## What is the latest completed-month Celina home-sales snapshot?

August 2026 is the latest completed month reviewed: approximately 131 transactions, a \$534,297 median sale price, a \$565,474 average sale price and about 61 days on market.

## How many homes sold in Celina this month?

September 2026 is not yet complete as of this guide's September 29 update, so a final September closed-sale count is not presented. The guide uses August as the latest completed month and shows September listing-side data separately.

## How much new-home construction is Celina expecting?

The City's Five-Year Capital Improvement Program says approximately 2,400 single-family permits are projected for FY 2026, compared with 2,643 permits in the previous year.

### **What is the City of Celina property-tax rate for 2026?**

For tax year 2026 / fiscal year 2026-27, Celina adopted a municipal rate of \$0.571677 per \$100 of taxable value, including \$0.263260 for maintenance and operations and \$0.308417 for debt service.

### **What is a PID and why does it matter in Celina?**

A Public Improvement District can levy annual assessments to fund improvements. Celina has numerous PIDs, and the City states that PID assessments are collected separately from ordinary property taxes. Buyers should review the exact property's PID service plan and assessment.

### **What major developments are coming to Downtown Celina?**

Current projects and partnerships include the \$15 million Trackside Junction mixed-use investment, a \$7.5 million reinvestment partnership involving two downtown properties, and the City's Downtown Center and nearly 400-space parking-garage project.

### **When is the Dallas North Tollway extension through Celina expected to open?**

NTTA currently lists a late-2027 opening for Phase 4A, extending the tollway from US 380 to FM 428 through Prosper and Celina.

### **How large could Celina eventually become?**

The City says its ultimate growth boundary approaches 80 square miles and its long-range buildout population could reach approximately 378,000 residents. That is a planning projection, not a near-term Census forecast.

### **How fast is Celina ISD growing?**

In September 2026 Celina ISD reported that enrollment had nearly doubled from 3,359 students in 2022 to 7,159 in 2026. Three additional elementary campuses are expected to open for the 2027-28 school year.

### **How much park and trail space does Celina report?**

Celina Parks & Recreation reports 707 park acres and 86.55 miles of trails in its current and planned system.

### Where should buyers check future zoning near a Celina property?

Use the City of Celina Development Services pages, Planned Developments registry, zoning resources, public agendas, long-range plans and permit tools. A planned-development approval does not guarantee the project will be built exactly as first proposed.

### Why should Celina sellers pay attention to builder incentives?

Because Celina has substantial new-home construction, resale listings can compete directly with builders that may offer financing incentives, closing-cost assistance or inventory-home discounts. A strong CMA should account for nearby builder competition in addition to closed resale comps.

## MARKET THE LISTING, NOT JUST THE ADDRESS

# Professional real-estate media across Celina and North DFW

DFW Pics provides professional real-estate photography, floor plans, Zillow 3D Home tours, walkthrough video, virtual staging and FAA Part 107 aerial media across Dallas-Fort Worth.

[Visit DFW Pics](#)[View Media Packages & Pricing](#)

**Guide disclaimer:** This city guide is for general informational and marketing purposes and is not legal, tax, appraisal, lending, inspection or investment advice. Market data changes frequently. September 2026 is incomplete at the time of publication. Development plans can change. Tax rates, special assessments, school assignments, zoning, utilities, HOA terms and municipal projects should be independently verified for the specific property and decision date. Fair-housing laws apply to real-estate marketing and client guidance.