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BELL COUNTY FAMILY RELOCATION GUIDE

Belton vs. Temple

A practical decision guide for families comparing schools, commute, taxes, new construction, and long-term resale in Central Texas.

Do not pick the city. Pick the tradeoff.

Temple and Belton are close enough that the wrong decision usually does not come from distance. It comes from buying the wrong tax stack, school boundary, commute pattern, or builder product for the life you actually want.

\$289.9K

Temple 12-month median sold price in the source packet. Better entry price and deeper inventory.

\$360.1K

Belton 12-month median sold price in the source packet. Higher buy-in, stronger school/lifestyle premium.

2.39%

Approximate Temple city plus Belton ISD overlap tax scenario before property-specific checks.

Temple usually wins when...

- ☐ You want more house for the payment.
- ☐ BSW commute matters every week.
- ☐ You want more active inventory and negotiation leverage.
- ☐ You are open to Temple ISD, private school, or the Temple/Belton ISD overlap zone.

Belton usually wins when...

- ☐ Belton ISD is the anchor decision.
- ☐ You value lake access, quieter streets, and smaller-town feel.
- ☐ You can absorb a higher purchase price.
- ☐ You are buying for long-term family resale demand.

Taxes and payment can change the "best" neighborhood.

DECISION FACTOR	TEMPLE	BELTON	TAYLOR'S READ
City tax rate	0.6999 per \$100	0.5225 per \$100	Belton city tax is lower, but do not stop the math there.
School tax rate	Temple ISD: 1.1372	Belton ISD: 1.1494	The school district is usually the biggest single line item.
Homestead offset	Temple offers a local homestead exemption.	No general city homestead in the source packet.	Owner-occupants should calculate effective payment, not just headline rate.
MUD / PID risk	Property-specific in newer growth areas.	More common in ETJ/newer master-planned areas.	A pretty new build can become ugly if the tax stack pushes DTI too high.

The overlap zone

Some homes with a Temple address feed into Belton ISD. That can be the sweet spot for families who want Belton schools but prefer Temple pricing or commute patterns.

Tradeoff: the combined tax rate can run higher, so payment math has to be checked before falling in love with the house.

Before you write an offer

- ☐ Confirm city, ISD, county, MUD, PID, and HOA.
- ☐ Run payment with homestead and without homestead.
- ☐ Verify the exact campus boundary, not just the district name.

Source basis: Temple vs. Belton Real Estate Data packet, Bell CAD tax tables, district finance notes, and relocation research assembled March 2026. Verify parcel-level taxes before purchase.

The real family map is not the city limit line.

School lens

Belton ISD generally carries the stronger family-demand premium in the source packet, with a 2025 state rating of B compared with Temple ISD's C. That matters for resale, but it is not the only factor.

Temple ISD showed meaningful improvement and has specialized programming families should not ignore, including IB and career pathways.

Commute lens

Temple wins for most BSW-centered work weeks. Downtown Temple is typically under 10 minutes to the main hospital area, while Belton is closer to 15 minutes in ordinary conditions.

Both cities can work for Fort Hood routes, but neighborhood access to I-35 and I-14 matters more than the city name.

Decision Matrix

Best monthly payment flexibility	Temple	Usually
Strongest school-premium demand	Belton	Usually
Fastest BSW commute	Temple	Usually
Lake and outdoor lifestyle	Belton	Usually
Most inventory to compare	Temple	Usually
Temple price + BISD possibility	Overlap	Verify

If a family tells me "we want Belton," my next question is not "what price?" It is "are you choosing Belton for the schools, the lifestyle, or the resale story?" Those are three different searches.

Use this before touring.

Circle your priority before looking at houses. The prettiest listing can pull you into the wrong payment, commute, or school boundary if the search is not anchored first.

Rank these 1 to 5

School district / campus fit _____ Rank

Monthly payment ceiling _____ Rank

Commute to BSW, Fort Hood, UMHB, or work _____ Rank

New construction / warranty preference _____ Rank

Resale demand and long-term exit _____ Rank

Tour Shortlist

1. Neighborhood:

Why it fits:

Tax/school check:

Deal concern:

Deal Breakers

- ☐ MUD/PID pushes payment too high.
- ☐ Campus boundary is not what the listing implied.
- ☐ Commute route fails at real shift time.
- ☐ HOA rules conflict with your use.
- ☐ Resale buyer pool is too narrow.

NEXT STEP

Want the search narrowed to 5 homes that actually fit?

Send Taylor your budget, work location, school preference, and timeline. She will build a Temple/Belton shortlist that checks payment, tax stack, school boundary, commute logic, and resale story before you spend a weekend touring.

Send this

- ☐ Target monthly payment
- ☐ Preferred school district or campus
- ☐ Work location and shift pattern
- ☐ New build vs resale preference
- ☐ Move date

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Temple, Belton, BSW, Fort Hood, and Bell County relocation.