

Temple vs Belton, TX — 2026 Relocation Cost Sheet

The same \$350,000 home can cost you anywhere from ~\$3,500 to ~\$7,150 a year in property taxes — and it comes down to two things almost nobody checks before they make an offer. Here's the real math, from the 2025 Bell County tax rolls.

The house is a wash. The yearly cost isn't. At \$350K you get nearly identical square footage in Temple (~2,060 sq ft) and Belton (~2,070 sq ft). What separates them is **property tax and schools** — and the single biggest lever on your tax bill is **whether you're inside a city limit** and **whether the neighborhood sits in a MUD**.

Verified 2025 tax rates (per \$100 of value)

TAXING ENTITY	RATE / \$100	APPLIES TO
Bell County	0.3128	Everyone
City of Temple	0.6999	Inside Temple city limits
City of Belton	0.5225	Inside Belton city limits
Temple ISD	1.1372	Temple ISD homes
Belton ISD	1.1494	Belton ISD homes
Temple College	0.2017	Temple-area addresses
Temple Health & Bioscience	~0.1452	Temple-area addresses
Bell County MUD #2 (Three Creeks)	0.9500	Certain new-build areas

Source: Tax Appraisal District of Bell County (BellCAD), 2025 adopted rates. City of Temple's rate is **higher** than City of Belton's — and Temple layers on a college + hospital district most Belton addresses don't carry.

What a \$350,000 home actually costs per year

CITY OF TEMPLE + TEMPLE ISD

~\$7,150/yr

≈ \$596/mo · combined ~2.50%

CITY OF BELTON + BELTON ISD

~\$5,340/yr

≈ \$445/mo · combined ~1.98%

OUTSIDE CITY LIMITS (ETJ) + BELTON ISD

~\$3,510/yr

≈ \$292/mo · combined ~1.46%

THREE CREEKS (ETJ + BELTON ISD + MUD)

~\$6,830/yr

≈ \$570/mo · combined ~2.41%

Lever 1 — the city line. Buy the same \$350K home **outside** any city limit and you drop the entire city tax: that's roughly **\$1,800–\$2,400 saved every year.**

Lever 2 — the MUD. But many new-build areas outside the city sit in a Municipal Utility District. Three Creeks — Belton's most popular new-construction neighborhood — carries a ~0.95% MUD that adds **~\$3,325/yr**, pushing an ETJ home right back up to City-of-Temple levels. **A MUD can't be paid off.** Always check for one before you fall in love with a new build.

Schools (2025 TEA accountability ratings)

Belton ISD — B

Higher-rated district; newer facilities. The edge if schools are your #1 factor.

Temple ISD — C (77)

Larger, more programs (incl. STEM Academy); ratings vary by campus.

The address trap: your city and your school district are not the same map. Homes with a **Temple** mailing address — Sage Meadows, parts of Bella Terra, The Plains at Riverside — are zoned to **Belton ISD**. Never assume from the mailing address; verify the exact parcel.

Commute (driving, typical)

FROM	BAYLOR SCOTT & WHITE (TEMPLE)	FORT HOOD (FMR. FORT CAVAZOS)
Temple	8–13 min	32–34 min
Belton	16–18 min	23–25 min

Temple wins for BSW medical. **Belton** wins for Fort Hood.

Who each city is for

Buy in Temple if...

- You work at Baylor Scott & White (short commute)
- You want the cheapest, widest home selection (median ~\$274K)
- You want the bigger, more built-out city

Buy in Belton if...

- Schools are your #1 factor (Belton ISD "B")
- You're Fort Hood-connected
- You want the walkable historic downtown square*

*Honest note: Nolan Creek runs through downtown Belton; ~11% of the city carries meaningful flood risk. If buying near the creek, get the flood-zone determination and budget flood insurance before you're under contract.

Want your exact number before you tour anything?

Send me the address (or your must-haves) and I'll pull the real assessed value, the exact taxing entities, and your true monthly payment — free.

[254-718-4249](tel:254-718-4249) · dealswithdasch@gmail.com · templetxhomes.net

How these estimates work: School district taxes apply the \$140,000 homestead exemption (school-taxable value = price – \$140,000); all other entities are figured on full assessed value. Smaller local city/county homestead exemptions and any additional special districts are not included, so your exact bill may vary. Figures are estimates for a \$350,000 home. Rates: BellCAD 2025 adopted; ratings: 2025 TEA. **Texas is a non-disclosure state and boundaries/rates change — always verify your specific parcel's assessed value, taxing entities, and school district at bellcad.org before making an offer.** Prepared by Taylor Dasch, REALTOR, EG Realty. Not tax or legal advice.