
SALADO · BELL COUNTY · TEXAS

The Full *Salado* Guide

Prices, taxes, schools, subdivisions and negotiation leverage — every number pulled from the Salado MLS and published sources, with the trade-offs stated plainly. What the listing photos won't tell you.

268

CLOSINGS · 12
MONTHS

\$498,500

MEDIAN CLOSE

73%

SOLD BELOW
ORIGINAL ASK

~\$1.48

TAX RATE /\$100 ·
UNINCORPORATED

Taylor Dasch

REALTOR® · EG Realty · Temple & Central Texas · 254-718-4249 ·
TempleTXHomes.net

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SALADO MLS · PULLED
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Salado in one page — the *honest* version

If you only read one page, read this one. Everything below is computed from 268 closed sales and 116 active listings in the Salado MLS, pulled 8/5/2026, plus published tax and school sources.

- ◆ **Asking is not getting.** Active listings ask a median **\$624,995**; homes actually closed at a median **\$498,500**. Different homes — the pricey ones sit unsold. The gap is a market-temperature signal, not a discount you can demand.
- ◆ **The real negotiation number:** the typical Salado home closed at **99% of its final list price** but only **96.8% of its original** — about \$16,450 under where the seller started. **73% sold below original ask.**
- ◆ **Sellers are already adjusting:** 49% of today's active listings have cut price at least once (median cut -3.4%). Patient buyers with data win here.
- ◆ **The tax surprise pays you:** most Salado addresses sit *outside* village limits at roughly **\$1.48 per \$100** — about **\$4,350/yr less than Temple** on the same \$500K value (calculated estimate).
- ◆ **Schools are the draw:** Salado ISD rates a TEA **B (2025)**, up from C in 2023, one campus per level — and the district enrolls more students (2,592) than the village has residents (2,394).
- ◆ **Under \$400K is thin:** 11 active listings and roughly 2.6 months of inventory in that band. If that's the budget, Temple usually fits better.
- ◆ **New construction is 43% of the market** — builder-attached closings over the last 12 months, from ~\$466K production neighborhoods to \$742K custom.

Two honest cautions: Salado has no hospital and no full-service ER (BSW Temple is ~21 minutes free-flow), and most addresses outside the Main Street core run on septic. Both are livable — neither should surprise you after closing.

What Salado homes *actually* cost

Twelve months of closed sales, not listing-photo optimism.

\$498,500 MEDIAN CLOSE · 268 SALES	\$217 MEDIAN PRICE PER SQFT	74 MEDIAN DAYS ON MARKET
5.2 MONTHS OF INVENTORY · 116 ACTIVES	43% OF CLOSINGS = NEW CONSTRUCTION	59% OF ACTIVES CARRY A MANDATORY HOA

The price bands — where the market is fast and where it stalls

BAND	ACTIVE	SOLD · 12 MO	MONTHS OF INVENTORY	READ
Under \$400K	11	51	≈2.6	Fastest, thinnest shelf — cheapest active: \$250,000 (4bd/2,232 sqft, Ridgewood)
\$400K– \$600K	the production- builder core		fast	Where most Salado deals happen — negotiate from the leverage stack
\$600K– \$1M	custom + acreage		slower	Comp carefully — fewer true comparables
\$1M+	13	5	31.2	Buyer's shelf — time is on your side; building to resell in 5 years deserves caution

Salado vs the corridor: median close, same-day pulls — Salado **\$498,500** · Belton **\$322,990** · Temple **\$269,700**. That's 1.85x Temple — but the median *sold* Salado home is also newer and bigger (2,430 sqft, built 2022 vs Temple's 1,772 sqft, 2015). Per square foot the real premium is about **+40%, not +85%**.

Source: Salado MLS past-365 export, pulled 8/5/2026 (268 closed · 116 active) · Temple/Belton: CTXMLS same-day pulls. Numbers move — verify current data before budgeting.

What they *actually* sell for — your leverage stack

This is the page that pays for the guide. Salado sellers price ahead of the market and drift down; the data tells you exactly how far.

99%

OF FINAL LIST — MEDIAN
CLOSE (~\$5K UNDER)

96.8%

OF ORIGINAL LIST (~\$16,450
UNDER)

73%

OF CLOSINGS FINISHED
BELOW ORIGINAL ASK

49%

OF ACTIVES ALREADY PRICE-
CUT

-3.4%

MEDIAN CUT ON CUT
LISTINGS

9%

SOLD OVER FINAL LIST — THE
EXCEPTION

How I'd use it

- ◆ **Pull the price-cut history first.** A listing that has already cut once is telling you where it's heading. Half the market has.
- ◆ **Write to the market, not the ask.** The typical close lands ~3.2% under original list. On a \$550K original ask, that's roughly \$17K–\$18K of documented room — before repairs and concessions.
- ◆ **Days on market is your friend.** Median is 74 days. Past that, sellers have usually met reality; your offer reads as rescue, not insult.
- ◆ **Don't chase the 9%.** Homes that go over ask here are priced-right exceptions. If a Salado listing is priced at the sold comps, it will move — decide fast, but never bid against a number the market already rejected.

Free, on any address: send me a listing and I'll return the price-cut history, the parcel's real tax stack, and what I'd actually offer. Text **SALADO** to 254-718-4249.

Source: Salado MLS, 268 closings and 116 actives, pulled 8/5/2026. Sale-to-list from the MLS's own SP/LP field.

Where the *money* lives

Median price by subdivision — closed sales where they exist, asking where they don't. Listing counts are 12-month totals from the same pull.

SUBDIVISION	MEDIAN	LISTINGS	BUILDER / CHARACTER
King Oaks	\$742,500	20	Flintrock — custom, the production ceiling
Woods of Salado	\$607,500	10	All custom, wooded acreage feel
Eagle Ranch	\$599,900	20	Larger lots off FM 2484
Mill Creek	\$549,500	74	The established golf-course core — largest footprint, most-searched Salado neighborhood
The Sanctuary	\$480,250	14	CastleRock
Eagle Heights	\$475,000	33	Carothers
Drakes Landing II	\$469,000	25	Phase II production
Sterling Meadows	\$466,442	34	DR Horton — the production entry point

- ◆ **Mill Creek is the brand.** Several plats, resale and new, golf-course lots — and 3x the search volume of any other Salado neighborhood. If you want "classic Salado," this is it.
- ◆ **The \$466K–\$480K production tier** (Sterling Meadows, Drakes Landing II, Eagle Heights, Sanctuary) is where builder incentives live — rate buydowns and closing-cost money rotate monthly. Verify current terms in writing before you sign.
- ◆ **Above \$600K you're in custom country.** Comps get thin; the appraisal conversation matters as much as the offer.

Village limits vs. Salado address: a "Salado, TX" mailing address does not mean you're inside village limits — and the tax line depends on which side you're on. Check the exact parcel on bellcad.org before you budget (next page).

Source: Salado MLS, pulled 8/5/2026 · medians = closed where sold, otherwise asking · builder attribution from MLS records.

The surprise that *pays you*

Calculated estimates on a \$500,000 home, from published 2025-26 (Salado ISD, adopted 8/18/25) and FY2026 (county / village / city) rates. Your real bill depends on your appraisal and exemptions.

WHERE	STACK	≈ RATE /\$100	≈ ANNUAL ON \$500K
Salado — unincorporated	ISD 1.1669 + county 0.3125 · no city line	\$1.48	≈ \$7,400*
Salado — inside village	+ village 0.4231	\$1.90	≈ \$9,500*
Temple — for comparison	city + ISD + county + college	\$2.35	≈ \$11,750*

*Before exemptions — the homestead math below reduces these further.

−\$140,000

TEXAS HOMESTEAD EXEMPTION OFF SCHOOL-TAXABLE VALUE (2025 LAW) → ISD TAX ≈ \$4,200/YR ON THIS EXAMPLE

≈ \$4,350/yr

WHAT UNINCORPORATED SALADO SAVES VS TEMPLE ON THE SAME \$500K VALUE

Three things to verify on any specific parcel

- ◆ **In or out of village limits** — the \$0.4231 village line is the swing. bellcad.org shows the actual taxing units on the parcel.
- ◆ **The ISD debt load:** Salado ISD's rate (\$1.1669) includes \$0.50 of interest-and-sinking debt — at the statutory maximum, funding the \$270.45M bond. It can't legally go higher; it also isn't going lower soon.
- ◆ **MUD / PID:** some newer sections carry district assessments that don't show in the headline rate. They show on the title commitment — read it.

Want this run on a real address? That's free — I'll pull the parcel's actual taxing units and give you the payment math before you offer.

Sources: Salado ISD board resolution 8/18/2025 · Bell County / Village of Salado published FY2026 rates · Texas homestead law (2025).
Calculated estimates, not tax advice.

The schools, *honestly*

For most Salado buyers, this is the reason. Here's the record without the brochure gloss.

B TEA RATING 2025 — UP FROM C IN 2023	2,592 STUDENTS — MORE THAN THE VILLAGE'S 2,394 RESIDENTS	\$270.45M NOV 2023 BOND — NEW HIGH SCHOOL + \$34.5M STADIUM
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CAMPUS	LEVEL	ENROLLMENT
Thomas Arnold Elementary	Elementary	1,154
Salado Middle School	Middle	593
Salado High School	High	845

- ◆ **One campus per level.** No attendance-zone lottery inside the district — everyone goes to the same three schools. That's the practical draw.
- ◆ **The district is bigger than the town.** Most Salado ISD families live outside village limits, on the county tax stack. The district boundary — not the village line — is what you're buying.
- ◆ **The trajectory is up** (C → B, 2023 → 2025), and the bond is building capacity — but the debt side of the tax rate sits at the statutory max. You're funding the growth; page 5 shows exactly how much.
- ◆ **Verify at decision time:** TEA re-rates annually (new ratings typically land mid-August). Confirm the current rating and the exact district boundary for any address before you write.

Sources: TEA accountability ratings · Texas Tribune Schools Explorer (enrollment) · Salado ISD / tdtnews (bond) · 2020 Census (village population).

What it's actually *like* to live here

The parts that never make the listing description — good and bad.

Drive times (free-flow, no traffic — Google Maps, 8/2026)

DESTINATION	TIME	NOTE
BSW Temple ER	21 min	Salado has no hospital or full-service ER — weigh this honestly
Georgetown	25 min	The southern shopping/dining run
Fort Hood main gate	27 min	Closer than most of Temple — Salado works for post commuters
Downtown Austin	~1 hr	I-35 at peak adds materially — test your real commute at your real time

Infrastructure — the two big ones

- ◆ **Septic is the norm.** The village wastewater plant maxes at 200,000 gal/day and sewer serves the Main Street core only. Everywhere else: septic — budget the inspection (\$400–\$600) and know the maintenance rhythm.
- ◆ **Salado Creek is the fight.** 12 TCEQ wastewater permits (7 pending, ~8M gal/day combined) have the town organized in opposition. It's the growth-vs-character battle line — and worth watching if you're buying near the creek.

Weather risk, stated plainly

On April 12, 2022, an EF-3 tornado (165 mph) hit west Salado — 23 injured, roughly 61 homes destroyed. Central Texas is tornado country. Newer builds increasingly offer shelter options; on any home, ask about shelter feasibility and check the insurer's roof-age rules before the option period ends.

The town itself

Downtown is real: Barrow Brewing, Tablerock's outdoor amphitheater, the Stroll, the historic Main Street district — a genuine small-town core, not a themed strip. The trade: one grocery run means planning, nightlife means Georgetown or Temple, and quiet is the product. Buyers who want walkable services should test a week here before committing.

Sources: Google Maps (8/2026) · saladotx.gov · TCEQ filings via KCEN (Jan 2026) · NWS via KWTX (2022 tornado).

Is Salado right for *you*?

By buyer, from the data — the same matrix I use with clients.

Schools-first buyer · \$450K+	YES — and negotiate hard (page 3)
Budget under \$400K	Temple likely fits better — 11 homes on this shelf; start there
Acreage · space · quiet	YES — Salado's strongest lane
BSW commuter	Temple probably fits better — wins the drive and the price
Fort Hood commuter	Salado works — ~27 minutes to the gate
\$1M+ buyer vs builder	Buy: time's on your side · Build with a 5-yr exit: caution — 31.2 months of inventory

How to buy here without overpaying — the 5-step version

- ◆ Confirm the parcel: village limits, taxing units, MUD/PID, septic — before you fall in love.
- ◆ Pull the price-cut history and DOM on the target and its comps.
- ◆ Write to the sold data (96.8% of original is the market's verdict), not the ask.
- ◆ Inspect like it's septic country — because it is. Roof age drives insurance.
- ◆ On new construction: get every incentive in writing and have your own agent from the first visit — the builder's rep works for the builder.

Want the math on a specific address? That's free.

Send the listing — or just your budget and what matters most — and I'll come back with the price-cut history, the parcel's real tax stack, and what I'd actually offer. No pressure, no drip campaign.

Text SALADO to 254-718-4249 · TempleTXHomes.net/salado-guide

Taylor Dasch · REALTOR® · EG Realty · Temple, TX. Data: Salado MLS past-365 export pulled 8/5/2026 (268 closed · 116 active) and the published sources cited per page. All market figures are point-in-time and move; calculated tax estimates are not tax or legal advice. TREC Information About Brokerage Services & Consumer Protection Notice: linked in the footer of every page at TempleTXHomes.net.