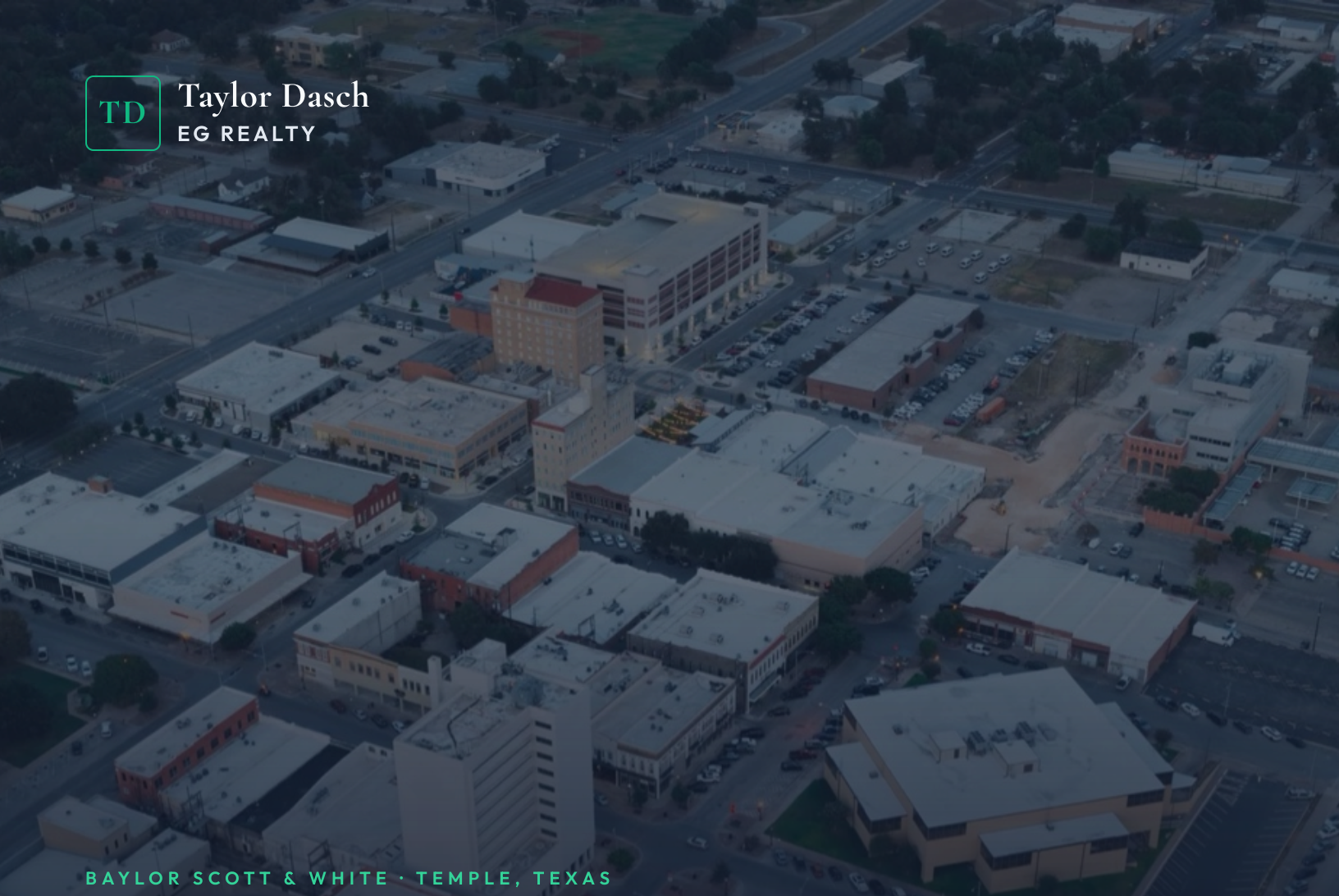


Taylor Dasch
EG REALTY

BAYLOR SCOTT & WHITE · TEMPLE, TEXAS

BSW Temple Relocation Guide

Commute, budget, property taxes, schools and financing, worked from your own numbers: your campus, your shift, your price range and your move date.

Drive-time estimates
From eight city halls and municipal buildings across Bell County to both BSW Temple campuses, with no traffic, plus the weekday peak hours to test them in.

What each budget bought
4,828 closed residential sales in Bell County, September 2, 2025 to September 1, 2026, by price band.

Tax math on official rates
A worked example on the 2025 adopted rates, with and without the homestead exemption.

> This guide does not match neighborhoods to job titles, households or incomes. It gives you no-traffic drive estimates, dated sales data, official rates and the official school lookups so your shortlist comes from your own inputs. Every number is dated on its page.

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Editorial review: September 25, 2026; drive times October 5, 2026.

Cover: Downtown Temple at dusk. Photo by Taylor Dasch.

Start with your own numbers

HOW TO USE THIS GUIDE

Write down the inputs below before you compare homes. Each later page turns one of them into something you can check: a drive estimate, what a price band bought in the last 12 months, the tax on a specific address, the school assignment for that address and the loan terms to compare.

1 · WHERE YOU REPORT
Campus, building, entrance and employee parking. BSW Temple lists a main hospital campus, a pediatric campus and a long-term care campus.

2 · YOUR SHIFT
Arrive by / leave at, nights, weekends, call, rotations among sites.

3 · LONGEST DRIVE YOU WILL ACCEPT
Minutes each way at your actual hours, door to parking.

4 · MONTHLY HOUSING CEILING
All-in: principal, interest, taxes, insurance, HOA dues, any mortgage insurance.

5 · CASH
Available for down payment and closing costs, and the reserve you want left after closing.

6 · THE HOME
Bedrooms, square feet, garage, anything you will not give up.

7 · LOT, HOA AND AGE
Lot size, HOA (required, none, either), new construction, resale or either, oldest build year you would consider.

8 · ADDRESSES TO CHECK
Run each one on the district lookup and the Bell CAD record (page 8).

9 · DATES
Reporting date, current lease end, earliest move-in, temporary-housing window.

10 · LOANS TO PRICE
Physician program (if eligible), conventional, FHA, VA (if eligible). Get written Loan Estimates.

DATES TO CONFIRM

- **Next Main Residency Match Day:** Friday, March 19, 2027 (NRMP 2027 Main Residency Match calendar).
- **BSW Temple GME institutional orientation:** the onboarding page listed Monday, June 22, 2026 for the 2026 cohort. That is a past date; confirm your own orientation and reporting dates with your program.
- **Vehicle registration:** within 30 days of moving to Texas (TxDMV). **Driver license:** a valid out-of-state license can be used for up to 90 days after moving (Texas DPS).
- **Homestead exemption:** the general filing deadline is before May 1 of the tax year (Texas Comptroller); details on page 7.

WHERE EACH TOPIC IS

3 Drive times
4 What each budget bought
5 Where each band closed
6 New vs. resale, lot, HOA, age
7 Property taxes
8 Schools and address checks
9 Financing
10 First 90 days
11 Next step and contact
12 Sources and data notes

How long is the drive to your campus?

SHORT ANSWER · OPENSTREETMAP ROUTING, NO TRAFFIC, OCTOBER 5, 2026

From each town's city hall or municipal building, the no-traffic drive to the BSW Temple main campus (2401 S 31st St) runs from about 6 minutes (downtown Temple) to about 32 (Killeen). The pediatric campus is within 4 minutes of that from every town. Weekday peaks run 6 to 9 a.m. and 4 to 7 p.m.; measure from the exact address you are considering, at your own hours.

FROM	ROAD MILES	MAIN CAMPUS MINUTES	PEDIATRIC MINUTES	MAIN ROADS (TO THE MAIN CAMPUS)
Temple City Hall (downtown)	2.8	6	10	W Adams Ave, 31st St
Troy City Hall	10.4	14	17	S Central Ave, I-35, 31st St
Belton City Hall	7.7	12	12	I-35, Loop 363
Morgan's Point Resort City Hall	10.1	(17–20) 18	(17–20) 18	Prairie View Rd, TX-36, 31st St
Salado Municipal Building	15.9	(17–21) 19	(17–21) 19	Stagecoach Rd, I-35, Loop 363
Nolanville City Hall	17.1	(19–23) 21	(19–22) 21	I-14/US 190, I-35, Loop 363
Harker Heights City Hall	20.8	(22–27) 24	(22–26) 24	I-14/US 190, I-35, Loop 363
Killeen City Hall	25.0	(29–34) 32	(29–34) 31	Veterans Memorial Blvd, I-14/US 190, I-35
Your address:				

Minutes with no traffic, city hall to campus, rounded: the average of two routing engines; where the engines differ by 3 minutes or more, their range is in parentheses. The drive back runs within 2 minutes of these. Main = Baylor Scott & White Medical Center – Temple, main entrance at 2401 S 31st St (off Scott Blvd). Pediatric = McLane Children's Medical Center – Temple, 1901 SW H K Dodgen Loop. Miles = main-campus route.

MORNING PEAK
6:00–9:00 a.m.

EVENING PEAK
4:00–7:00 p.m.

The weekday peak periods the Killeen-Temple MPO uses to measure congestion (2023 Congestion Management Process update). The table leaves traffic out, so a drive inside these windows can take longer. Test yours inside them.

HOW THESE WERE CALCULATED

Two open-source routing engines, OSRM and Valhalla, run on October 5, 2026 over OpenStreetMap road data as of October 4, 2026. Neither models traffic, so these are no-traffic estimates. Origins are each city's city hall (Salado: municipal building), addresses taken from the cities' own websites and located with the U.S. Census Geocoder, or on OpenStreetMap for Salado and Nolanville. The figures are driving time only. They leave out parking, shuttles and the walk to your unit, and they cannot foresee weather, crashes or new work zones. Route data © OpenStreetMap contributors (ODbL).

TEST YOUR OWN ROUTE BEFORE YOU COMMIT

- ☐ Drive it at your real arrival and departure times on a weekday, including a school day and the peak windows above.
- ☐ Time door to employee lot, then lot to your unit. Ask onboarding which lot or garage you are assigned and whether a shuttle runs.
- ☐ If you rotate among campuses or clinics, time each one. From downtown Temple the pediatric campus is about 10 minutes and the main campus 6; from Belton City Hall both are about 12.
- ☐ Check current work zones and closures on DriveTexas.org, the Texas Department of Transportation's road-conditions site.
- ☐ Time every regular commute in your household, not only yours.

YOUR TEST DRIVES

DATE	LEAVE AT	FROM (ADDRESS)	TO (BUILDING AND LOT)	MINUTES	NOTES: PARKING, WALK, SCHOOL ZONES, WORK ZONES

What did each budget buy in the last 12 months?

SHORT ANSWER · BELL COUNTY CLOSED SALES, SEPT 2, 2025–SEPT 1, 2026

Across 4,828 closed residential sales, the middle half of prices ran from $220,000 to about $360,000 (median $279,000). Below $200,000, 81% of the homes that sold were built before 2000 and 4% had a mandatory HOA. From $250,000 to $349,999, about four in ten closings were builder sales and most carried a mandatory HOA. Lots of half an acre or more were uncommon below $350,000 and typical above $500,000.

PRICE BAND	CLOSED SALES	SHARE	MEDIAN PRICE	MEDIAN SQ FT	MEDIAN YEAR BUILT	MEDIAN LOT (ACRES)	MANDATORY HOA	BUILDER SALES	LOT ½ ACRE OR MORE
Under $200K	832	17%	$160,000	1,296	1983	0.19	4%	3%	3%
$200K–$249K	964	20%	$225,000	1,588	2006	0.18	28%	14%	3%
$250K–$299K	1,087	23%	$275,000	1,781	2019	0.17	57%	39%	4%
$300K–$349K	639	13%	$320,300	2,037	2020	0.18	58%	40%	8%
$350K–$399K	405	8%	$370,000	2,261	2019	0.23	59%	34%	17%
$400K–$499K	415	9%	$444,000	2,382	2021	0.34	65%	36%	40%
$500K–$749K	368	8%	$590,000	2,674	2020	0.55	66%	37%	70%
$750K and up	118	2%	$837,500	3,375	2018	1.17	53%	28%	90%
All sales	**4,828**	**100%**	**$279,000**	**1,841**	**2011**	**0.20**	**44%**	**27%**	**15%**

CTXMLS closed residential sales in the Bell County export, closing dates September 2, 2025 through September 1, 2026, close price $25,000 or more; export observed September 2, 2026. Medians describe what sold, not what is for sale today. "Builder sales" and "mandatory HOA" follow the listing agent's MLS coding (listing condition and HOA fields); lot size is the MLS approximate-acreage field. Data deemed reliable but not guaranteed.

HOW TO USE THE TABLE

- Find the band that matches your all-in payment (page 9), not the largest loan a lender might approve.
- Read across: size, age, lot and HOA are the tradeoffs that band has actually offered.
- Page 5 shows where each band closed; page 3 shows the drive from each town.
- Ask for a current search at your price and must-haves; a 12-month median is context, not a listing.

TIMING

Closings by month in the same cohort ranged from 246 (January 2026) to 562 (June 2026) countywide. For Temple and Belton addresses combined, the range was 98 (January) to 247 (June). A closing comes after the contract, so this shows when sales finished, not when homes were listed or went under contract.

WORTH KNOWING

Price per square foot rose with each band, from a median of $121 below $200,000 to $268 at $750,000 and up, and the median lot grew from 0.19 to 1.17 acres. The higher bands bought more land as well as more floor area.

CLOSINGS BY MONTH, SAME COHORT

CLOSED IN	SEP*	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Bell County, all	475	401	326	401	246	305	427	405	477	562	456	335
Temple + Belton	207	155	138	165	98	138	190	176	244	247	203	150

*September 2025 starts September 2. September 1, 2026 closings (12 countywide) are in the totals but not shown. A closing comes after the contract, so these counts show when sales finished.

Where did each price band close?

SHORT ANSWER · SAME 12-MONTH BELL COUNTY COHORT

Below $250,000, most closings were in Killeen and Temple. From $250,000 to $399,999, Temple, Killeen and Belton each had a large share. At $400,000 and above, Salado, Temple and Belton led. Pair the band you can afford with the drive you will accept (page 3), then check the specific address.

CLOSED SALES BY PRICE BAND AND MLS CITY

PRICE BAND	TEMPLE	BELTON	KILLEEN	HARKER HEIGHTS	SALADO	NOLANVILLE	OTHER	TOTAL
Under $200K	232	52	470	30	7	8	33	832
$200K–$249K	316	59	477	43	5	14	50	964
$250K–$299K	387	154	407	72	7	38	22	1,087
$300K–$349K	182	133	167	85	10	51	11	639
$350K–$399K	120	74	87	54	23	27	20	405
$400K–$499K	109	67	50	57	93	20	19	415
$500K–$749K	92	85	28	9	98	18	38	368
$750K and up	18	36	8	2	39	1	14	118
All bands	**1,456**	**660**	**1,694**	**352**	**282**	**177**	**207**	**4,828**

"Other" = Troy, Holland, Little River-Academy, Moody, Rogers, Kempner, Morgan's Point Resort and other cities in the export. The MLS city is the city on the listing, usually the mailing city; it can differ from city limits, the school district and the taxing units on the parcel.

EACH CITY'S 12-MONTH SNAPSHOT

MLS CITY	CLOSED SALES	MEDIAN PRICE	MEDIAN SQ FT	MEDIAN YEAR BUILT	MEDIAN LOT (ACRES)	MANDATORY HOA	BUILDER SALES
Temple	1,456	$269,700	1,786	2015	0.18	57%	28%
Belton	660	$320,848	1,966	2016	0.22	60%	28%
Killeen	1,694	$237,250	1,666	2007	0.18	28%	22%
Harker Heights	352	$320,000	2,187	2004	0.25	14%	8%
Salado	282	$499,000	2,442	2022	0.53	65%	45%
Nolanville	177	$329,900	1,953	2025	0.22	73%	59%
Troy	82	$256,000	1,660	2022	0.21	62%	46%

Same cohort and definitions as page 4. Median lot uses the MLS approximate-acreage field; mandatory HOA and builder sales follow MLS coding.

WORTH KNOWING

A Temple mailing address does not tell you the school district. In this cohort, sales listed in the city of Temple were coded to Temple ISD (737), Belton ISD (541), Academy ISD (152), Troy ISD (14) and Rogers ISD (8), among others. MLS coding is entered by listing agents, so confirm each address on the Bell CAD record and the district's own lookup (page 8).

New construction or resale? The tradeoffs in the numbers

SHORT ANSWER · CLOSED SALES, SEPT 2, 2025–SEPT 1, 2026

In the city of Temple, builder sales had a median price of $289,000 against $261,000 for resales, a higher median price per square foot ($171 vs $150), smaller median lots (0.15 vs 0.19 acre) and a mandatory HOA 95% of the time against 41%. In Belton the price order flipped: resales had the higher median ($340,000 vs $309,945) on larger median lots (0.30 vs 0.14 acre).

MLS CITY · LISTING CONDITION	CLOSED SALES	MEDIAN PRICE	MEDIAN SQ FT	MEDIAN $/SQ FT	MEDIAN LOT (ACRES)	MANDATORY HOA	MEDIAN YEAR BUILT
Temple · Builder sale	412	$289,000	1,796	$171	0.15	95%	2025
Temple · Resale	1,013	$261,000	1,771	$150	0.19	41%	2005
Belton · Builder sale	188	$309,945	1,938	$165	0.14	95%	2025
Belton · Resale	461	$340,000	2,027	$178	0.30	46%	2007
Bell County, all cities · Builder sale	1,291	$309,000	1,862	$174	0.17	94%	2025
Bell County, all cities · Resale	3,405	$260,000	1,823	$145	0.21	25%	2004

Listing condition as coded in the MLS ("Builder" or "Resale"); 132 foreclosure/REO and short sales countywide are excluded from this table.

AGE OF HOME: TEMPLE AND BELTON CLOSED SALES COMBINED

YEAR BUILT	CLOSED SALES	MEDIAN PRICE	MEDIAN SQ FT	MEDIAN $/SQ FT	MEDIAN LOT (ACRES)	MANDATORY HOA	LOT ½ ACRE OR MORE
Before 1970	253	$175,000	1,482	$129	0.23	0%	10%
1970–1999	361	$269,000	1,770	$156	0.28	7%	28%
2000–2014	392	$272,750	1,872	$158	0.20	59%	20%
2015–2023	500	$323,000	2,076	$164	0.18	77%	17%
2024–2026	609	$298,900	1,841	$170	0.15	95%	6%

PAPERWORK DIFFERS BY TYPE OF SALE

- **Seller's disclosure:** Texas Property Code §5.008 requires one on most single-dwelling resales. A new home never occupied as a residence is exempt, as are foreclosure and government sales. Hire your own inspector either way.
- **HOA documents:** on written request, the association must deliver the restrictions, bylaws and rules and a resale certificate within 10 business days (Property Code §207.003). Read dues, transfer fees and rental or parking rules before your option period ends.
- **MUD and PID:** sellers must give written notice when a property is in a municipal utility district or a public improvement district (Water Code §49.452; Property Code §5.014). Both add to the yearly bill.
- **Builder contracts:** ask which contract form is used, whether it includes a termination option period and what the written warranty covers.



Acreage, a newer subdivision and the I-35 corridor in one frame, Temple area. Photo by Taylor Dasch.

What will property taxes cost on a specific home?

WORKED EXAMPLE · OFFICIAL 2025 ADOPTED RATES · $300,000 TAXABLE VALUE

On a parcel inside Temple city limits and Temple ISD, the 2025 rates total 2.387677 per $100: $7,163.03 a year before exemptions ($596.92 a month) and $5,029.99 with the general homestead exemption ($419.17 a month). On a City of Belton / Belton ISD parcel the rates total 2.006830: $6,020.49 before exemptions and $4,411.33 with the homestead exemption. Your bill depends on the taxing units on your parcel's Bell CAD record and its taxable value.

A · TEMPLE CITY LIMITS, TEMPLE ISD (7 TAXING UNITS ON THE 2025 PARCEL RECORD)

TAXING UNIT	2025 RATE PER $100	TAX, NO EXEMPTION	GENERAL HOMESTEAD EXEMPTION	TAXABLE VALUE	TAX WITH HOMESTEAD
Bell County	0.312800	$938.40	None on the 2025 chart	$300,000	$938.40
Bell County Road District	0.019900	$59.70	None on the 2025 chart	$300,000	$59.70
City of Temple	0.699900	$2,099.70	Local option: 20% ($60,000)	$240,000	$1,679.76
Temple ISD	1.137200	$3,411.60	School: $140,000	$160,000	$1,819.52
Temple College	0.201700	$605.10	Local option: 20% ($60,000)	$240,000	$484.08
Temple Health & Bioscience District	0.013947	$41.84	None on the 2025 chart	$300,000	$41.84
Clearwater UWCD	0.002230	$6.69	None on the 2025 chart	$300,000	$6.69
Total	**2.387677**	**$7,163.03**			**$5,029.99**

B · BELTON CITY LIMITS, BELTON ISD (5 TAXING UNITS ON THE 2025 PARCEL RECORD)

TAXING UNIT	2025 RATE PER $100	TAX, NO EXEMPTION	GENERAL HOMESTEAD EXEMPTION	TAXABLE VALUE	TAX WITH HOMESTEAD
Bell County	0.312800	$938.40	None on the 2025 chart	$300,000	$938.40
Bell County Road District	0.019900	$59.70	None on the 2025 chart	$300,000	$59.70
City of Belton	0.522500	$1,567.50	None on the 2025 chart	$300,000	$1,567.50
Belton ISD	1.149400	$3,448.20	School: $140,000	$160,000	$1,839.04
Clearwater UWCD	0.002230	$6.69	None on the 2025 chart	$300,000	$6.69
Total	**2.006830**	**$6,020.49**			**$4,411.33**

Rates: Tax Appraisal District of Bell County 2025 Tax Rate Table (dated September 30, 2025), still the newest chart on Bell CAD's adopted-rates page on September 25, 2026. Unit lists: 2025 Bell CAD records for one parcel in each city. School districts must exempt $140,000 of a qualified homestead (Tax Code §11.13(b)); the City of Temple and Temple College adopt a 20% local option ($5,000 minimum); Bell County, the Road District and the City of Belton show none. Age 65+, disability and veteran exemptions are separate; some parcels add a MUD or water district.

TIMING RULES THAT CHANGE THE FIRST BILLS

- Texas has no state property tax; local units set the rates (Comptroller). The Texas Constitution bars a state tax on individuals' net income (art. 8, §24-a).
- Buying after January 1: you may receive the homestead exemption for the rest of that year once you qualify, if the previous owner did not have the same exemption that year (Comptroller).
- The 10% yearly cap on a homestead's appraised value starts January 1 of the year after you qualify (Comptroller).
- Deadline: generally before May 1. Bell CAD accepts homestead applications up to two years after the delinquency date, normally February 1.
- 2026 rates are being adopted this fall. Recalculate with the 2026 chart once Bell CAD posts it; do not mix 2025 and 2026 rates.

OTHER 2025 RATES, PER $100

City of Killeen	0.7014	Killeen ISD	0.8778
City of Harker Heights	0.5300	Central Texas College	0.0900
Village of Salado	0.4231	Salado ISD	1.1669
Academy ISD	1.1489	City of Nolanville	0.5383
City of Troy	0.4422	Troy ISD	0.8074
Bell County ESD #1	0.1000	Bell County MUD #1	0.7830
Bell County MUD #2	0.9500		

Same 2025 chart. Which units apply depends on the parcel.

Which schools serve the address? Check it, don't assume it

SHORT ANSWER · SOURCES OBSERVED SEPTEMBER 25, 2026

School assignment follows the address, and boundaries change: Belton ISD adopted new elementary attendance boundaries in March 2023 that took effect in 2024–25 and remain in place for 2026–27. A Temple mailing address can sit in Temple, Belton, Academy or another district. Run each address on the district's own lookup and the Bell CAD record, then confirm with the district before you sign.

CHECK	WHERE	WHAT IT TELLS YOU
School district for a parcel	Bell CAD property search · esearch.bellcad.org	The ISD appears among the taxing units on the parcel's record.
Temple ISD campus	"Find My School" on Temple ISD's attendance page · infofinderi.com/ifi/?cid=T1WXM8AZZS	Type the address to see the assigned campuses.
Belton ISD campus	Belton ISD Infofinder · bisd.net/about-us/attendance-boundaries	"Check to see what school your students will be going to by typing your address."
Other districts	Academy, Killeen, Salado, Troy and others: the district's website or central office	Ask for the campus serving the exact address, and about transfers.
Ratings and report cards	TXschools.gov (Texas Education Agency)	Official A–F ratings; TEA released the 2026 ratings August 14, 2026, with a map search by address.

Four more checks on any address

FLOOD ZONE AND FLOOD INSURANCE

Look the address up on FEMA's Flood Map Service Center (msc.fema.gov). National Flood Insurance Program coverage generally starts 30 days after purchase, but there is no wait when you buy it while making a mortgage, so decide before closing.

ELECTRICITY

Some addresses have retail electric choice (compare plans on PowerToChoose.org, the Public Utility Commission's site). Municipal utilities and electric cooperatives decide for themselves whether to join the competitive market; where they have not, you use that provider.

WATER, SEWER AND TRASH (CITY OF TEMPLE)

Request service online at least one business day ahead. Residential accounts pay a $75 deposit before connection (refunded after 12 months of on-time payments or when the account closes) plus a $25 new-account fee on the first bill. Water is turned on during a scheduled 2-hour window, Monday–Friday, and someone must be present. Other cities set their own rules.

ROADS AND CONSTRUCTION

Before you commit to a route, check DriveTexas.org for current work zones and closures, and drive it at your shift time (page 3).

COMPARE UP TO THREE ADDRESSES

CHECK	ADDRESS 1	ADDRESS 2	ADDRESS 3
Address			
School district on the Bell CAD record			
Campuses on the district lookup			
Taxing units and 2025 rate total			
HOA, MUD or PID			
FEMA flood zone			
Electric: retail choice, co-op or municipal			
Drive at your shift: in / home			

How do physician mortgage programs compare? Price every option in writing

SHORT ANSWER · SOURCES OBSERVED SEPTEMBER 25, 2026

Some lenders offer physician ("doctor") mortgage programs that can allow little or no down payment without private mortgage insurance. Eligibility, rate, reserves, loan limits and student-loan treatment vary by lender and borrower. Put a physician-program quote beside a conventional quote for the same home and compare the Loan Estimates line by line.

WHAT THE SOURCES SAY

- **PMI:** usually required on a conventional loan with less than 20 percent down; it protects the lender, not you (CFPB).
- **Doctor loans:** can serve residents and early-career physicians with no-money-down, no-PMI offerings (American Medical Association, March 10, 2026).
- **Employment contract:** a lender quoted by the AMA said physicians starting a full-time, permanent job can typically use the employment contract, sometimes with an employer letter. Ask each lender what it accepts and how close to your start date you can close.
- **Debt-to-income:** monthly debt payments divided by gross monthly income (CFPB). Ask which student-loan payment each lender will count, including a deferred or $0 payment.
- **No PMI is not automatically cheaper:** compare rate, APR, points, fees, cash to close and any adjustable-rate terms on each Loan Estimate (CFPB).

PRINCIPAL AND INTEREST PER $100,000 (30-YEAR FIXED)

RATE	MONTHLY P&I
6.00%	$599.55
6.50%	$632.07
7.00%	$665.30
7.03% (PMMS avg.)	$667.32
7.50%	$699.21
8.00%	$733.76

Freddie Mac's Primary Mortgage Market Survey averaged 7.03% for a 30-year fixed loan the week of September 24, 2026. Your quote will differ.

QUESTIONS FOR EVERY LENDER

- ☐ Does this program cover my degree, training stage and employment arrangement?
- ☐ What down payment, closing costs and reserves apply at this price?
- ☐ What rate, APR, points and fees, and is the rate fixed or adjustable?
- ☐ What is the maximum loan amount, and are any property types excluded?
- ☐ Can you quote a conventional loan on the same assumptions?
- ☐ What documents do you need from me, and by what date?

WORKED EXAMPLE: $300,000 HOME AT 7.03%, 30-YEAR FIXED

DOWN PAYMENT	LOAN	PRINCIPAL & INTEREST	P&I + EXAMPLE TAXES*	STILL TO ADD
0% down ($0)	$300,000	$2,001.96	$2,421.12	Only some programs allow 0% down; confirm their fees and terms
5% down ($15,000)	$285,000	$1,901.86	$2,321.02	Conventional: add the PMI quote; physician program: confirm terms
10% down ($30,000)	$270,000	$1,801.76	$2,220.93	Conventional: add the PMI quote; physician program: confirm terms
20% down ($60,000)	$240,000	$1,601.56	$2,020.73	Conventional at 20% down: PMI generally not required

*Adds $419.17 a month, the 2025-rate Temple example with the homestead exemption from page 7; your first-year bill can differ. Still to add for every row: homeowners insurance (get a quote for the address), HOA dues, any MUD or PID charges, and mortgage insurance if the loan requires it. Principal and interest computed with the standard amortization formula. A lender's approval amount is not a budget: set your ceiling from page 2.

If it helps, ask Taylor for a current lender introduction for your situation. An introduction is a starting point for comparing offers, not a promise of approval or of the lowest cost; the lender confirms eligibility.

Your first 90 days: a checklist with the official deadlines

SHORT ANSWER

Lock down your reporting location and dates first, price loans in writing, use the contract's option period for inspections and documents, register vehicles within 30 days of moving, get a Texas driver license within 90 days, and file the homestead exemption with Bell CAD as soon as you qualify.

BEFORE YOU COMMIT

- ☐ Get your campus, building, start date and shift pattern in writing.
- ☐ Confirm relocation benefits for your role. BSW says it has "a variety of plans depending on your role and situation"; its relocation partner helps with temporary housing, apartment searches, lease-cancellation negotiation and bundled utility connection.
- ☐ Decide rent-first or buy using your expected length of stay, cash reserve and the all-in payment on page 9.
- ☐ Request written Loan Estimates from more than one lender.

UNDER CONTRACT (RESALE)

- ☐ The TREC resale contract's option period gives the buyer "the unrestricted right to terminate" by notice within the agreed number of days, once the option fee is paid on time. Schedule the inspection early.
- ☐ Get a homeowners insurance quote and check the flood zone for the address.
- ☐ Request HOA documents; read any MUD or PID notice.
- ☐ Review the survey and the title commitment's exceptions.

MOVE-IN WEEK

- ☐ Start utilities. City of Temple water: one business day's notice, $75 deposit, $25 new-account fee, someone home for the 2-hour window.
- ☐ Choose an electric plan if the address has retail choice; otherwise contact the co-op or municipal utility.

WITHIN 30 DAYS OF MOVING

- ☐ Register your vehicles with your county tax office (TxDMV: 30 days). Bell County is not on TxDMV's emissions-inspection county list.

WITHIN 90 DAYS OF MOVING

- ☐ Get your Texas driver license. A valid out-of-state license works for up to 90 days after moving, and DPS asks that your vehicles be registered in Texas before you apply.

AFTER CLOSING

- ☐ File the residence homestead exemption with Bell CAD (Comptroller Form 50-114). General deadline: before May 1; late filing allowed up to two years after the delinquency date.
- ☐ Keep the closing disclosure, survey, warranties and HOA documents together.
- ☐ New construction: put the warranty's inspection and claim dates on your calendar.

WORTH KNOWING

If you add flood insurance after closing instead of at closing, NFIP coverage generally starts 30 days after purchase. Buying it with the mortgage avoids that wait (FloodSmart).

YOUR DATES

Orientation / first reporting date	**Move-in date**
Current lease ends	**Vehicles registered (move + 30 days)**
Option period ends	**Texas license (move + 90 days)**
Closing date	**Homestead application filed**

The next step: a conversation with Taylor

WHAT TO BRING

Your answers from page 2: campus and shift, the drive you will accept, your all-in monthly ceiling and cash, must-haves, and dates. In one conversation you can work through which routes to test, what your price band has bought in the last 12 months, the tax stack on a specific address, questions for lenders and districts, and how a contract timeline fits your reporting date.



Taylor Dasch

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EG Realty

AGENT · TEMPLE, TEXAS

SCHEDULE	calendly.com/dealswithdasch
CALL OR TEXT	254-718-4249
EMAIL	dealswithdasch@gmail.com
WEBSITE	templetxhomes.net
OFFICE	2015 Birdcreek Terrace, Temple, TX 76502
TRACK RECORD	$20M+ / 85+ real estate transactions

Book a time or send your inputs

Scheduling link: **calendly.com/dealswithdasch** · or call or text 254-718-4249 with your campus, budget and move date.



Santa Fe Plaza and the historic Santa Fe Depot, downtown Temple, at dusk. Photo by Taylor Dasch.

Texas Real Estate Commission Information About Brokerage Services

Texas Real Estate Commission Consumer Protection Notice

Equal Housing Opportunity. Housing is offered without regard to race, color, religion, sex, handicap, familial status or national origin.

Taylor Dasch and EG Realty are not affiliated with, sponsored by or endorsed by Baylor Scott & White Health. Campus addresses and program details come from BSW's public web pages as observed September 25, 2026.

General information, not legal, tax, lending or insurance advice. Drive times are no-traffic estimates, market figures describe past closed sales, and tax figures use 2025 rates; verify each item for a specific property with the relevant office, lender or professional. MLS data from CTXMLS is deemed reliable but not guaranteed and is shown only as aggregates.

Sources and data notes

Official and primary pages were captured on September 25, 2026 (UTC), and the drive-time sources on October 4 and 5, 2026, each with a SHA-256 hash; the full list with excerpts is kept with this guide's source file. Dates below are data or publication dates, not a review date.

BSW CAMPUS AND PROGRAM

BSW Medical Center – Temple (2401 S 31st St; main, pediatric and long-term care campuses) · bswhealth.com/locations/hospital/temple

McLane Children's Medical Center – Temple (1901 SW H K Dodgen Loop) · bswhealth.com/mclane-childrens/locations/temple-hospital

BSW careers: relocation program · jobs.bswhealth.com/us/en/join-us-in-texas

BSW Graduate Medical Education onboarding (Temple orientation June 22, 2026) · bswhealth.com/medical-professionals/education/graduate-medical-education/onboarding

NRMP 2027 Main Residency Match calendar (Match Day March 19, 2027) · nrmp.org/wp-content/uploads/2026/03/2027-Main-Residency-Match-Calendar-FINAL.pdf

DRIVE TIMES

OSRM v6.0.0 and Valhalla 3.9 routing engines on OpenStreetMap data (Geofabrik Texas extract, data as of Oct 4, 2026); 32 routes computed Oct 5, 2026; no traffic modeled. Route data © OpenStreetMap contributors (ODbL) · openstreetmap.org/copyright

City hall addresses from each city site · templetx.gov · beltontexas.gov · saladotx.gov · harkerheights.gov · killeentexas.gov · nolanvilletx.gov · troytx.gov · morganspointresorttx.com

U.S. Census Geocoder; OpenStreetMap town-hall features for Salado and Nolanville and the McLane Children's building · geocoding.geo.census.gov · openstreetmap.org

Weekday peak periods: Killeen-Temple MPO 2050 MTP, Appendix G, Congestion Management Process update (2023) · ktmpo.org/plans-and-programs/long-range-transportation-plan

Texas Department of Transportation road conditions · drivetexas.org

MARKET DATA

CTXMLS closed residential sales, Bell County export observed Sept 2, 2026 (4,832 rows); cohort Sept 2, 2025–Sept 1, 2026, close price $25,000+ (4,828 sales). Aggregates only. · Private MLS export; not a public URL

PROPERTY TAXES

Bell CAD 2025 Tax Rate Table (Sept 30, 2025) · bellcad.org/wp-content/uploads/2025/09/2025-Tax-Rate-Chart.pdf

Bell CAD adopted rates (no 2026 chart posted as of Sept 25, 2026) · bellcad.org/adopted-tax-rates

Bell CAD property records (2025 unit lists for one Temple and one Belton parcel) · esearch.bellcad.org

Bell CAD exemption FAQ · bellcad.org/faqs-exemption-information

Texas Comptroller: exemptions · property tax basics · valuing property · comptroller.texas.gov/taxes/property-tax

Texas Constitution art. 8, §24-a · tcss.legis.texas.gov/resources/CN/htm/CN.8.htm

SCHOOLS

Temple ISD attendance boundaries and Find My School · tisd.org/apps/pages/attendanceboundaries · infofinderi.com/ifi/?cid=T1WXM8AZZS

Belton ISD attendance boundaries and Infofinder · bisd.net/about-us/attendance-boundaries · infofinderi.com/ifi/?cid=BI5ZTV7YVWG

Texas Education Agency: 2026 A–F ratings release (Aug 14, 2026); ratings · tea.texas.gov · txschools.gov

FINANCING

CFPB: private mortgage insurance · consumerfinance.gov/ask-cfpb/what-is-private-mortgage-insurance-en-122

CFPB: debt-to-income ratio · consumerfinance.gov/ask-cfpb/what-is-a-debt-to-income-ratio-en-1791

CFPB: Loan Estimate explainer · consumerfinance.gov/owning-a-home/loan-estimate

American Medical Association, "Top 3 questions resident physicians should ask about buying a home" (Mar 10, 2026) · ama-assn.org/medical-residents/medical-residency-personal-finance/top-3-questions-resident-physicians-should-ask

Freddie Mac Primary Mortgage Market Survey (week of Sept 24, 2026) · freddiemac.com/pmms

MOVING, UTILITIES AND INSURANCE

TxDMV: New to Texas · txdmv.gov/motorists/new-to-texas

Texas DPS: Moving to Texas · dps.texas.gov/section/driver-license/moving-texas

City of Temple: new residential utility service · templetx.gov/departments/city_departments/utility_business_office/new_service/residential.php

PUCT: choosing an electric plan; municipal utilities and co-ops FAQ · puc.texas.gov/consumer-help/electricity/electric-plan · puc.texas.gov/consumer-help/faq/muni

FEMA Flood Map Service Center; FloodSmart (NFIP) waiting period · msc.fema.gov · floodsmart.gov/get-insured/buy-a-policy

CONTRACTS AND DISCLOSURES

TREC One to Four Family Residential Contract (Resale), form 20-19 · trec.texas.gov/sites/default/files/pdf-forms/20-19_4.pdf

Texas Property Code §5.008 and §5.014; §207.003 · tcss.legis.texas.gov/resources/PR/htm/PR.5.htm · PR.207.htm

Texas Water Code §49.452 · tcss.legis.texas.gov/resources/WA/htm/WA.49.htm

TREC advertising rule, 22 TAC §535.155 · law.cornell.edu/regulations/texas/22-Tex-Admin-Code-SS-535-155

PHOTOGRAPHS

Downtown Temple at dusk (cover), Temple-area aerial (page 6) and Santa Fe Plaza (page 11): photos by Taylor Dasch. Portrait of Taylor Dasch (page 11). · templetxhomes.net media library

WHAT THIS GUIDE LEAVES OUT, ON PURPOSE

Neighborhood rankings and "best for" picks, third-party school ratings, crime or safety labels, and salary-based affordability tables. For any specific area, the same dated, address-level checks apply.