



Taylor's Top 5 Neighborhoods in Temple, TX

2026 CHEAT SHEET — MLS-VERIFIED DATA

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	Canyon Creek	Hills of Westwood	Lake Pointe	Legacy Ranch	Bella Terra
TAYLOR'S RANK	#1	#2	#3	#4	#5
PRICE RANGE	\$150K-\$500K+	\$225K-\$475K	\$220K-\$525K	\$425K-\$729K	\$310K-\$569K
AVG \$/SQFT	\$149	\$160-\$188	\$141	\$186	\$191
YEAR BUILT	1979-1996	2005-2025	2013-2024	2021-2025	2019-2026
SCHOOL DISTRICT	Temple ISD	Belton ISD	Belton ISD	Belton ISD (verify)	SPLIT — verify
HOA/MO	None	Varies	~\$30	Varies	~\$35
AVG DOM	71 days	322 days	89 days	127 days	97 days
BSW COMMUTE	10-12 min	12-15 min	10-14 min	8-12 min	8-12 min
NEW CONSTRUCTION?	No	Yes (Kiella)	Yes (DR Horton)	Yes (all)	Yes (active)
TAYLOR'S PICK FOR	<i>Best character</i>	<i>Belton ISD on budget</i>	<i>Best value</i>	<i>Premium new</i>	<i>Semi-luxury</i>

Estimated Monthly Payment

<p>Canyon Creek \$250K median ~\$1,890/mo</p>	<p>Hills of Westwood \$350K median ~\$2,580/mo</p>	<p>Lake Pointe \$275K median ~\$2,060/mo</p>	<p>Legacy Ranch \$525K median ~\$3,780/mo</p>	<p>Bella Terra \$450K median ~\$3,260/mo</p>
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Assumes 6.75% rate, 5% down, ~2.4% tax rate, \$1,800/yr insurance

Which One Fits?

<p>Under \$300K Canyon Creek (resale) or Hills of Westwood (Neuberry Cliffe resales)</p>	<p>\$300K-\$450K Lake Pointe (best value) or Bella Terra (entry new construction) or Hills of Westwood (Kiella new builds)</p>	<p>\$450K+ Legacy Ranch (premium) or Bella Terra (upper range)</p>
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Watch Out

<p>⚠️ CANYON CREEK 30-45 yr old homes. Inspect foundation before offer.</p>	<p>⚠️ HILLS OF WESTWOOD Kiella new builds sitting — 322 DOM avg. Negotiate.</p>	<p>⚠️ LAKE POINTE Stylecraft homes entering maintenance window (10+ yrs).</p>	<p>⚠️ LEGACY RANCH Higher price floor. Luxury tier moves slower on resale.</p>	<p>⚠️ BELLA TERRA ISD boundary split — VERIFY district before offering.</p>
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Data: Bell County MLS, Q1 2026. Verify all numbers before making offers.

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