

BSW Temple Relocation Guide

Neighborhoods, Commute Times & Physician Loan Calculator

Built for Baylor Scott & White medical professionals relocating to Temple, Texas. This guide covers neighborhoods by commute time, physician loan math, school districts, and the honest tradeoffs of living here. No sales pitch — just the data you need to make a fast, informed decision.

Who this is for: Residents (PGY-1 through PGY-6), fellows, attending physicians, nurses, and medical staff starting at BSW Temple. Whether you're arriving July 1 or planning months ahead, this guide works backward from your start date.

Match Day → July 1: Your Relocation Timeline

When	What to Do	Why It Matters
Match Day (March)	Get pre-approved for a physician loan. Call a lender who does 0% down physician loans in TX.	Physician loans require specific lenders. Not every bank offers them. Start here.
March-April	Pick 2-3 neighborhoods from this guide. Schedule virtual tours or a visit.	Inventory moves fast in spring. Waiting until June means fewer options.
April-May	Make an offer. Lock rate. Order inspection.	30-45 day close means an April offer closes by June. That's your target.
June	Close. Set up utilities (Temple Water Dept, Oncor Electric). Get keys.	Temple Water requires in-person or online signup. Budget \$150 deposit.
July 1	Start residency. Your commute is under 15 minutes.	You're already home. No apartment limbo, no temporary housing stress.

Pro tip: If you're renting first, most Temple apartments do 6-month leases. But you'll pay 15-20% more in rent than a mortgage payment on the same square footage. Buying on a physician loan is almost always the smarter move if you're staying 3+ years.

Top 8 Neighborhoods by BSW Commute

Every neighborhood below is within 15 minutes of BSW Main Campus (2401 S 31st St). Commute times are peak-hour actuals, not Google Maps optimistic estimates. All price ranges reflect Q1 2026 MLS data.

Neighborhood	BSW	Price Range	District	Character	Best For
Wyndham Hill	7 min	\$250K-\$375K	Belton ISD	2005-2015 builds. Highest BSW staff concentration. Walking distance to retail on W Adams.	BSW residents, medical couples
Prairie Ridge	10 min	\$210K-\$300K	Temple ISD	2003-2010 builds. Solid brick, 1,400-2,200 sqft. Best value per sqft in West Temple.	PGY-1/PGY-2, first-time buyers
Canyon Creek	10 min	\$240K-\$340K	Temple ISD	2008-2020 builds. Mix of builders. Strong resale history. Larger lots.	Families, mid-career professionals
Lake Pointe	10 min	\$275K-\$400K	Belton ISD	2015-2024 builds. Modern open-concept floor plans. Community pool and amenities.	Families wanting newer + Belton ISD
Bella Terra	11 min	\$260K-\$370K	Temple ISD	2016-2023 builds. Energy-efficient newer construction. Still adding inventory.	Young families, move-up buyers
Windmill Farms	12 min	\$280K-\$420K	Belton ISD	Active HOA. Pool, park, walking trails. 2012-2022 builds. Strong identity.	Families wanting amenities + BISD
Belton Proper	13 min	\$230K-\$380K	Belton ISD	Small-town feel, historic downtown. Mix of new and established. UMHB nearby.	Small-town character, BISD priority
Legacy Ranch	14 min	\$320K-\$500K	Belton ISD	Premium/executive. 2018-2024 builds. Larger lots, higher-end finishes.	Attending physicians, executives

School district matters for resale. Belton ISD neighborhoods command a 5-10% premium over comparable Temple ISD homes. If you're only staying 3-4 years for residency, Belton ISD protects your equity better. If you're staying long-term and want lower entry price, Temple ISD neighborhoods like Canyon Creek and Prairie Ridge are strong picks.

Quick Pick by Situation

Your Situation	Start Here	Why
PGY-1 on a budget	Prairie Ridge	\$210K-\$300K, Temple ISD, lowest entry in West Temple
BSW couple, no kids yet	Wyndham Hill	7-min commute, walkable retail, under \$375K
Family, schools matter most	Lake Pointe or Windmill Farms	Belton ISD, newer builds, community amenities
Attending physician	Legacy Ranch	Executive homes \$320K-\$500K, space, privacy, Belton ISD
Want to rent it out later	Canyon Creek or Prairie Ridge	Strong rental demand, good price-to-rent ratios

Physician Loan Breakdown

A physician mortgage loan lets you buy a home with 0% down and no private mortgage insurance (PMI). This is the single biggest financial advantage you have as a medical professional. Here's how it works and what you can actually afford at each training level.

How Physician Loans Work

- **0% down payment** — No savings drain before residency starts
- **No PMI** — Saves \$150-\$350/month vs conventional loans with <20% down
- **Residency income accepted** — Lenders use your contract salary, not your current income
- **Student debt excluded or reduced** — Most lenders use IBR payment (not full balance) for DTI
- **Closing costs can be rolled in** — Some lenders offer this; ask specifically
- **Available to: MD, DO, DDS, DMD, OD, DPM, PharmD, DVM** (varies by lender)

***Lender tip:** Not every bank offers physician loans. In Temple, Extraco Bank is the go-to local option for physician mortgage products. National lenders like Flagstar and Truist also write them in TX. Get quotes from at least two — rates can vary 0.25-0.5% between lenders.*

What You Can Afford: PGY-1 Through PGY-6

Based on physician loan qualifying at 0% down, 6.75% rate, 30-year fixed. Max purchase assumes 33% DTI with IBR student loan payment. Your actual max may vary by lender and debt load.

Level	Annual Salary	Monthly Gross	Max Purchase	Monthly PITI	Best Neighborhoods
PGY-1	\$65,000	\$5,417	~\$274,000	~\$1,787	Prairie Ridge, Canyon Creek
PGY-2	\$67,000	\$5,583	~\$283,000	~\$1,846	Prairie Ridge, Canyon Creek
PGY-3	\$69,500	\$5,792	~\$294,000	~\$1,917	Canyon Creek, Wyndham Hill
PGY-4	\$72,000	\$6,000	~\$306,000	~\$1,996	Wyndham Hill, Bella Terra
PGY-5	\$74,500	\$6,208	~\$317,000	~\$2,067	Lake Pointe, Windmill Farms
PGY-6	\$77,000	\$6,417	~\$328,000	~\$2,139	Lake Pointe, Windmill Farms
Attending	\$250K-\$450K+	\$20K-\$37K+	\$600K-\$1M+	Varies	Legacy Ranch, custom builds

Reality check: A PGY-1 making \$65K can qualify for ~\$274K on a physician loan. That puts Prairie Ridge (\$210K-\$300K) and parts of Canyon Creek (\$240K-\$340K) squarely in range. You're not stuck renting. You're building equity from day one while your co-residents pay a landlord.

School District Comparison

Temple has two main school districts that affect both daily life and resale value. Where you buy determines your district — you can't choose.

	Belton ISD	Temple ISD
Reputation	Higher rated overall. Lake Belton HS (7/10 GreatSchools). More suburban feel.	Improving rapidly. Strong magnet programs. More diverse student body.
Key High School	Lake Belton High School	Temple High School
Neighborhoods	Wyndham Hill, Lake Pointe, Windmill Farms, Legacy Ranch, Belton, Sage Meadows	Canyon Creek, Prairie Ridge, Bella Terra, parts of central Temple
Resale Impact	5-10% price premium over comparable Temple ISD homes	Lower entry price = better value per sqft. Growing demand.
Bottom Line	Pay more upfront, protect resale. Best if staying <5 years.	Lower cost, more house for the money. Best if staying long-term or investing.

The Honest Truth About Living in Temple

I'm not going to pretend Temple is Austin. It's not. Here's what you're actually signing up for — the good and the bad.

What You Should Know

- **Summers are brutal.** June-September averages 95-100°F. Triple digits are normal. Electric bill: \$250-\$400/month in peak summer.
- **I-35 construction is ongoing.** Expansion runs through 2028. North-south commutes add 5-10 minutes during construction windows.
- **Nightlife is limited.** Good restaurants but no real bar scene. Austin is 70 min south, Waco 35 min north. Quiet town by design.
- **Property taxes are high.** Effective rate: 2.18-2.50%. On a \$300K home: \$6,500-\$7,500/year. No state income tax offsets this — but the sticker shock is real.
- **Limited specialists outside BSW.** Most colleagues will also be your neighbors. The medical community is tight-knit, for better and worse.

Why People Love It Anyway

- **Your commute is under 15 minutes.** Every neighborhood in this guide. No highway, no traffic. That's 1-2 hours of your life back every day.
- **No state income tax.** On a \$300K attending salary, that's \$15K-\$25K/year you keep vs California, New York, or Illinois.
- **Cost of living is 18% below national average.** Your dollar stretches further on housing, food, childcare, and daily expenses.
- **You can actually afford a home.** A PGY-1 can buy a 3-bed brick home here. Try that in Houston or Dallas.
- **Community is real.** Temple is 82,000 people. Your neighbors know your name. Your kids play in the cul-de-sac. Most BSW staff who come for residency end up staying.

NEXT STEPS

Ready to Find Your Place in Temple?

I specialize in BSW relocations. I've helped dozens of residents, fellows, and attending physicians find the right home in Temple — and I do it differently than most agents.

Here's What We Do First

#	Step	What Happens
1	15-minute call	You tell me your start date, budget, must-haves, and deal-breakers. I tell you which 2-3 neighborhoods fit and why.
2	Physician loan intro	I connect you with a lender who does physician loans in Texas. You get pre-approved in 48 hours.
3	Custom property list	I send you 5-10 homes that match your criteria — not a Zillow dump. Each one with my notes on condition, value, and commute.
4	Virtual or in-person tours	If you're out of state, I do video walkthroughs on FaceTime/Zoom. You see everything I see, including the stuff the listing photos don't show.
5	Offer through close	I handle negotiations, inspection coordination, and closing logistics. You focus on orientation — I handle the house.

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Book a Call	calendly.com/dealswithdasch/housing-strategy-call
Credentials	\$27M+ in transactions 100+ investment deals 3-year BiggerPockets Featured Agent

One last thing: I'm not going to add you to a drip campaign or spam your inbox. I answer my phone. I respond to texts within an hour. And I'll tell you if a house is a bad deal — even if it means I don't get paid. That's how I've built my business, and it's how I'll help you.

Data sources: MLS, BellCAD, Belton ISD, Temple ISD, GreatSchools, BSW GME office. All data requires property-specific verification. Guide current as of April 2026.