

THE TEMPLE TX MAP

# Same City. Different Worlds.

*A zone-by-zone breakdown of where to buy, where to skip,  
and what \$142 vs \$225 per square foot actually means.*

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# Temple has four zones. They are not the same city.

Most relocators land here thinking Temple is one market. It isn't. Same zip code, same school district, same hospital — and a \$83/sqft gap depending on which side of the highway you're on. The map below is the version I give my own clients before we look at a single house.

## PRICE BANDS BY ZONE

ZONE	\$ / SQFT	WHO IT'S FOR · WHAT TO KNOW
<b>West Temple</b> Belton ISD	<b>\$142–\$200</b>	Newer builds, Belton ISD competition, double-income hospital households. The "starter to step-up" sweet spot.
<b>South Temple</b> Where I live	<b>\$155–\$225+</b>	Closest to Baylor Scott & White. Best for residents on call, premium build options, and investors hunting Canyon Ridge duplexes.
<b>North Temple</b> Temple ISD	<b>\$140–\$210</b>	Historic district has charm — but only inside the actual historic boundary. Step one block out and the area changes fast.
<b>East Temple</b> Mixed	<b>\$110–\$180</b>	Lowest entry price. Two sub-areas: the south even-numbered streets (walk it before you buy) and newer construction further east (the smart play).

### THE \$50,000 MISTAKE ALMOST EVERY RELOCATOR MAKES

*"They see East Temple's \$200K price tag, lock in fast without walking it, and watch resale comps drag \$50K off their equity when they go to sell. Cheap on paper, expensive on the way out. Walk the south even-numbered streets before you write that offer."*

# The most popular zone — and the one with the most buyer competition.

**\$142–\$200** PER SQUARE FOOT, FINISHED OUT

If you have school-age kids, Belton ISD is the deciding factor in this market. Buyers will compete on West Temple inventory before they look anywhere else. Newer construction, builder incentives, and rate buy-downs are common.

## TOP THREE NEIGHBORHOODS

### Lake Pointe

Built 2017+ · DR Horton + Stylecraft · Lake Pointe + Lake Pointe Terrace

Cookie-cutter newer builds, prime location off West Adams, walking distance to community center. Entry around \$142/sqft. Two-section neighborhood — Terrace side is newer.

### Sage Meadows

One builder · Mostly two-story · 1,200–3,000 sqft

The budget play in Belton ISD. Comps showing ~\$210K for a basic 1,200 sqft cookie-cutter. Right off West Adams — Chipotle, Chick-fil-A, Walmart, Starbucks all 3 minutes away.

### The Grove at Lakewood Ranch

Omega + Kyela builds · 3-car garages common · Outdoor fireplaces

My favorite West Temple location. Quartz, oversized islands, high ceilings, crown molding — finishes you don't typically see in Temple. 10–12 min equidistant from Morgan's Point lake and BSW. Strong fit for double-income hospital households.

# Closer to BSW. More house for the dollar. The zone I bought in.

**\$155–\$225+** PER SQUARE FOOT · WIDEST RANGE OF ANY ZONE

South Temple is where I bought my own house. Closer to Baylor Scott & White, more square footage per dollar than West, mature trees, and a wider price ceiling — Canyon Creek tops out near \$1M while a remodeled three-bed two-bath in the same neighborhood comes in under \$200K.

## TOP FOUR NEIGHBORHOODS

### Legacy Ranch + Deerfield

\$350K–\$700K · John Houston + Arnold Design · Deerfield = older with mature trees

South Temple's premium tier. Legacy Ranch is the newer luxury. Deerfield, right across the street, gives you the trees and larger lots — older but still luxury-grade.

### Bella Terra

\$320K–\$450K · Mostly one-story · Premium design

One tier under Legacy Ranch, right next to it. Newer one-story homes with premium finishes. Strong fit if you want luxury feel without the Legacy Ranch entry price.

### Canyon Creek

Stratford → Buckskin = first-time-buyer band · Olympia/Hemlock = custom \$1M+

My favorite neighborhood in Temple. One street holds first-time buyers at \$225K and million-dollar customs at the other end. Mature trees, large lots, and rare unique inventory. There's something here for every budget — you just have to know which block.

# Beautiful inside the historic district. Different one block out.

**\$140–\$210** PER SQUARE FOOT · TEMPLE ISD

The historic district is the prettiest pocket of Temple — early-1900s through 1960s homes, well-maintained curb appeal, and a city ordinance that requires plan approval before you can build or alter exteriors. That ordinance is what keeps it intact. Step one block outside the boundary and the experience shifts.

## WHAT YOU'RE ACTUALLY BUYING

### Inside the Historic Boundary

Pre-1960 builds · City plan approval required · Walk-to-downtown

Unique homes you won't find anywhere else in Temple. Walking distance to Chiefs Brothers Steakhouse, Pignetti's, Nami's, the Thai place. Strong fit if you value character over square footage and you're inside the boundary.

### North Temple — Outside the Boundary

Mixed condition · Some abandoned · Long-term rentals common

The vibe changes fast. More foot traffic on the street, more deferred maintenance, more rentals waiting on owner decisions. Drive it before you buy. The historic district itself is a yes; the buffer is a "depends on the block."

## LITTLE GEM · THE 2017 BUILD THAT LOOKS 1955

*"I door-knocked the historic district once and met a homeowner whose house I'd have sworn was a 1950s ranch. He'd built it in 2017 — the city ordinance forced him to submit exterior plans for approval, and the result is one of the most unique houses on the block. That ordinance is the reason this district has held its character."*

# The cheapest zone — and the one I'd never let my mom buy in.

**\$110—\$180** PER SQUARE FOOT · TWO VERY DIFFERENT SUB-AREAS

East Temple is two markets in one zip code. The south even-numbered streets — lower-income, higher crime rate, more deferred maintenance. And the newer-construction subdivisions further east — Pecan Ridge, South Point, Flint Rock — which are some of the smartest first-buy plays in Temple.

## THE SOUTH EVEN-NUMBERED STREETS

### Where the cheap inventory lives

Sub-\$200K homes · Higher crime · More foot traffic

If you're considering East Temple, drive the south even-numbered streets and walk for 30 minutes before you write any offer. The price is real. The trade-off is real too. The \$50K mistake almost every relocater makes is locking in fast on a \$200K house here without doing that walk — then taking the resale hit when they realize the comps drag.

## THE NEW-CONSTRUCTION GOLDMINE

### Pecan Ridge · South Point · Flint Rock

DR Horton + Stylecraft · ~\$210-\$220K entry · Builder incentives

My top recommendation for a first-time buyer on a budget who wants new construction. You're 7 minutes from BSW and you don't drive through the south even-numbered streets to get there — different access road. Same builder incentives as West Temple, lower entry price, and you get the appreciation upside of buying new.

THE LINE I'M WILLING TO DRAW ON CAMERA

THE TEMPLE TX MAP · TAYLOR DASCH

*"Yes, I'm a Temple realtor. Yes, I'm telling you to walk East Temple in person before you buy. That's the difference between selling you a house and being your realtor."*

# Plain-English decision matrix.

If you're not sure where to start, find your buyer type below. This isn't gospel — it's where I'd look first if I were sitting in your seat.

BUYER TYPE	START HERE	WHY
<b>BSW resident on call</b>	South Temple	Closest to BSW. Canyon Ridge SFH band (\$240–\$315K) hits the sweet spot for income + commute.
<b>BSW attending / dual-MD</b>	Legacy Ranch or Grove at Lakewood Ranch	Premium finishes, room to grow, equidistant access to BSW and Morgan's Point lake.
<b>First-time buyer · \$200–\$240K</b>	Pecan Ridge (East new construction) or Sage Meadows	Both deliver new construction at the lowest entry price. Pecan Ridge keeps you closer to BSW.
<b>Step-up buyer with kids</b>	Lake Pointe or The Grove	Belton ISD + newer construction + builder incentives. Strong resale comps.
<b>Investor · cash flow play</b>	Canyon Ridge duplexes (Brutus → Hartrick)	Best in-city duplex band. 2012 builds, no HOA, comps in the low \$300s.
<b>Military house-hacker</b>	Canyon Ridge duplexes	VA-eligible duplex with rentable other side. Same band as the investor play.
<b>Character / walkability</b>	Historic District (inside boundary only)	Pre-1960 character, walking-distance restaurants, plan-approval ordinance protects future value.

## HOW I WORK

I send you a real list of homes — the ones that fit what you actually want, in the zone that matches your life. Not Zillow links. Not a 60-listing MLS dump. The list. If you want one, the easiest move is to schedule a relocation strategy call below — no pressure, no pitch.