

Temple 76502

ZIP code · TX · Texas > Bell County > Temple

SELLER'S MARKET

\$278K

MEDIAN SALE PRICE

257

SALES (12 MO)

\$287K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 70 / 100

Buyer's market

Balanced

Seller's market

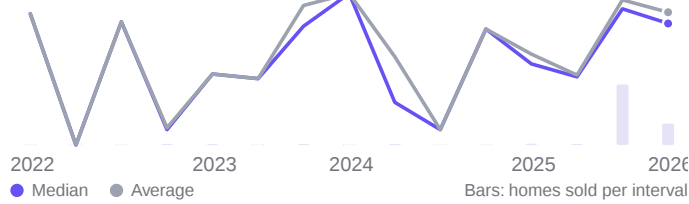
MARKET TRENDS (5 YEARS)

Sale prices

Median \$258K · Average \$280K

Growth (year over year)

Price +540.2% · Sales +233.3%

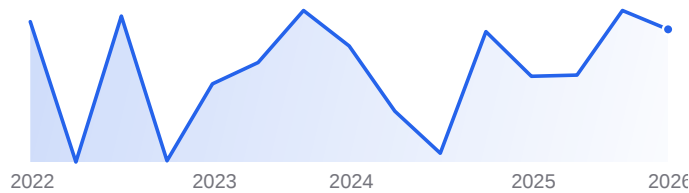


Price per square foot

\$139/ft²

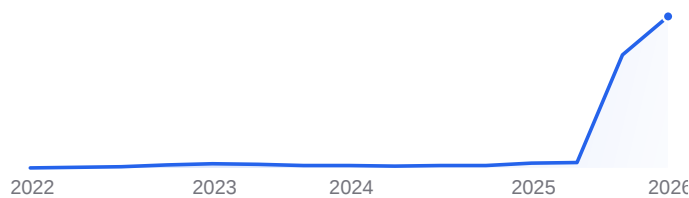
Sale premium vs estimated value

-1.3%



Annual turnover (share of homes sold)

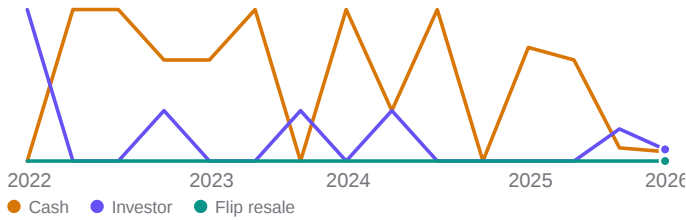
1.3%



BUYERS & OUTCOMES

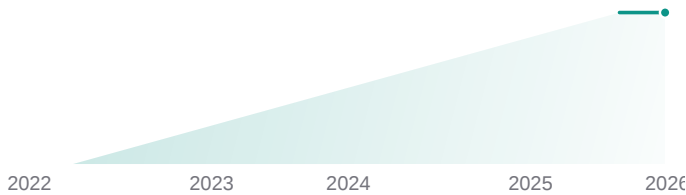
Buyer mix

Cash 6.2% · Investor 7.7% · Flip resale 0%



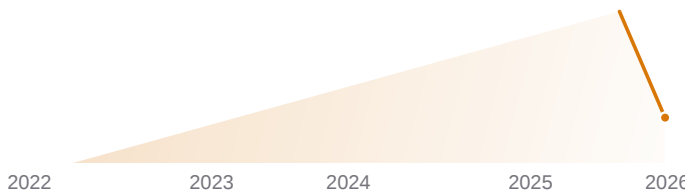
Sellers who sold at a gain

100%



Median annualized return at resale

+3.3%

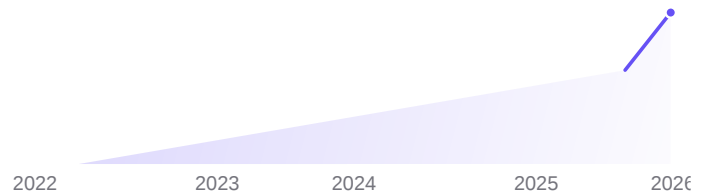


Financing (share of purchase price) Loan (LTV) 99% · Down payment 1.0%



Typical hold before selling

12.1 yrs



Preforeclosure filings

Filings 8 · Auction stage 8



HOUSING STOCK

Homes	20,478
Median value (AVM)	\$287K
Median size	1,814 ft²
Median bedrooms	3
Median year built	2010
Single family	90%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	40%
Underwater (LTV 125% or more)	1.0%
Owner occupied	78%
Company owned	15%
Median loan-to-value	58%
Typical ownership tenure	5.9 yrs

COMMUNITY

Population	51,024
Density	657 / mi²
Median household income	\$82K
Average household income	\$102K
Crime index (US avg 100)	84
Air pollution index (US avg 100)	112
Earthquake index (US avg 100)	19
Homes occupied	95%
Bachelor's or higher	22%
Poverty rate	10.6%
Unemployment	1.3%
Average temp	67°F
Annual precip	35 in
Sunshine	60%

Market metrics are derived from recorded arms-length deeds through July 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.