

St. Charles County, MO

County · MO · Missouri

SELLER'S MARKET

\$376K

MEDIAN SALE PRICE

+35.0%

1-YR CHANGE

1,663

SALES (12 MO)

\$353K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 75 / 100

Buyer's market

Balanced

Seller's market

MARKET TRENDS (5 YEARS)

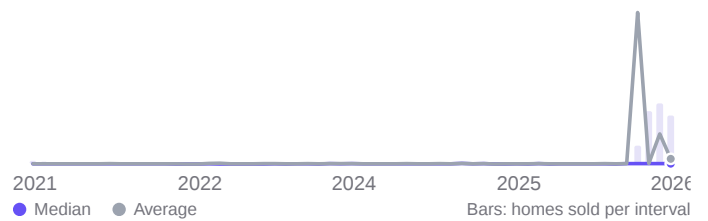
Market temperature (0–100)

75 / 100



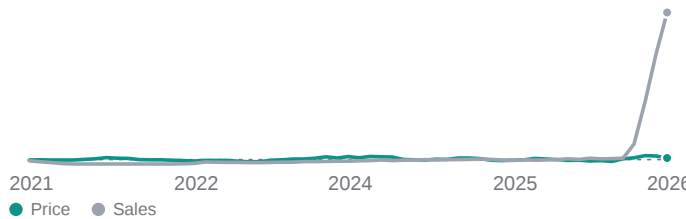
Sale prices

Median \$345K · Average \$3.7M



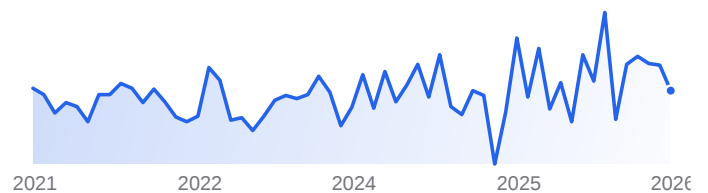
Growth (year over year)

Price +35.0% · Sales +3226.0%



Price per square foot

\$168/ft²



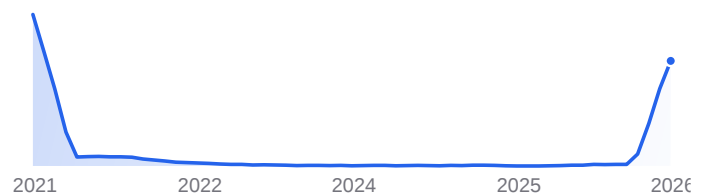
Sale premium vs estimated value

-7.3%



Annual turnover (share of homes sold)

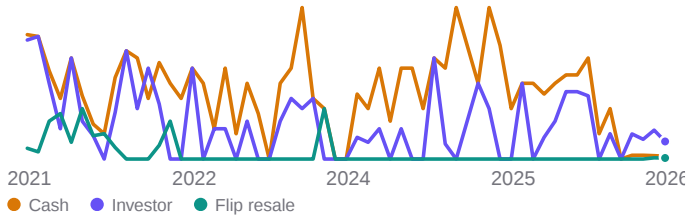
1.1%



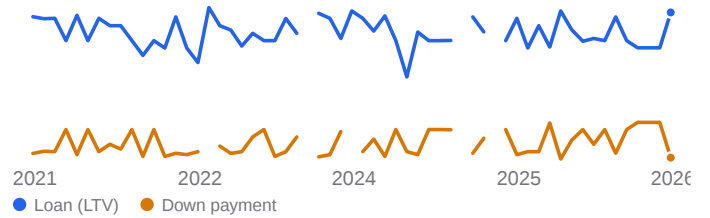
BUYERS & OUTCOMES

Buyer mix

Cash 1.9% · Investor 12% · Flip resale 0.7%

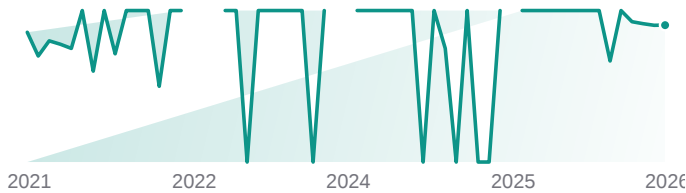


Financing (share of purchase price) Loan (LTV) 99% · Down payment 1.0%



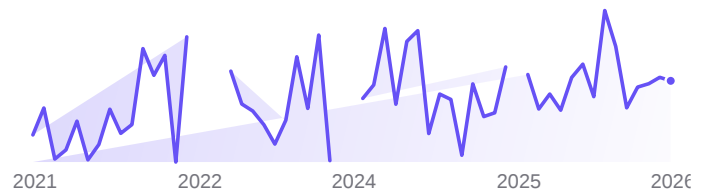
Sellers who sold at a gain

90%



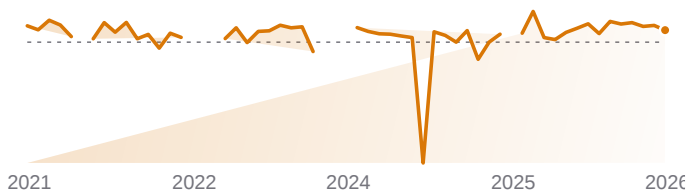
Typical hold before selling

11.0 yrs



Median annualized return at resale

+4.4%



Preforeclosure filings

Filings 21 · Auction stage 21



HOUSING STOCK

Homes	145,978
Median value (AVM)	\$353K
Median size	1,698 ft²
Median bedrooms	3
Median year built	1995
Single family	83%
Condos	13%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	45%
Underwater (LTV 125% or more)	1.5%
Owner occupied	86%
Company owned	18%
Median loan-to-value	54%

Typical ownership tenure

9.3 yrs

COMMUNITY

Population	426,316
Density	761 / mi²
Median household income	\$99K
Average household income	\$124K
Crime index (US avg 100)	85
Air pollution index (US avg 100)	79
Earthquake index (US avg 100)	106
Homes occupied	96%
Bachelor's or higher	26%
Poverty rate	4.0%
Unemployment	1.1%
Average temp	55°F
Annual precip	40 in
Sunshine	57%

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