

O Fallon 63366

ZIP code · MO · Missouri › St. Charles County

SELLER'S MARKET

\$359K

MEDIAN SALE PRICE

252

SALES (12 MO)

\$344K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 64 / 100

Buyer's market

Balanced

Seller's market

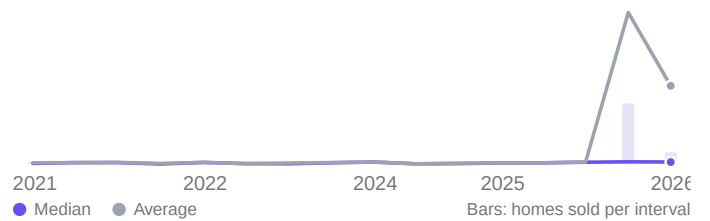
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

64 / 100

Sale prices

Median \$347K · Average \$12M

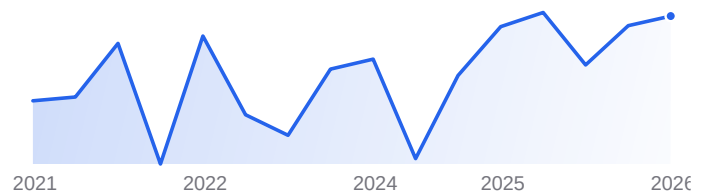
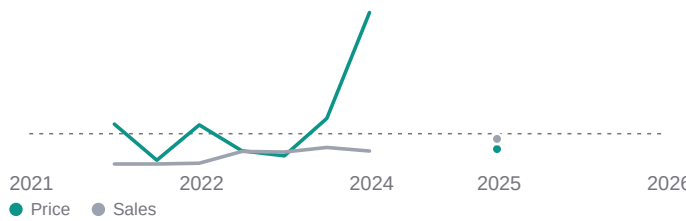


Growth (year over year)

Price -48.6% · Sales -16.7%

Price per square foot

\$207/ft²

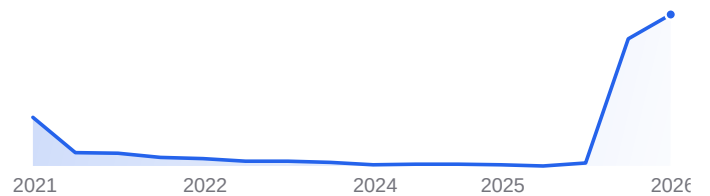


Sale premium vs estimated value

-1.1%

Annual turnover (share of homes sold)

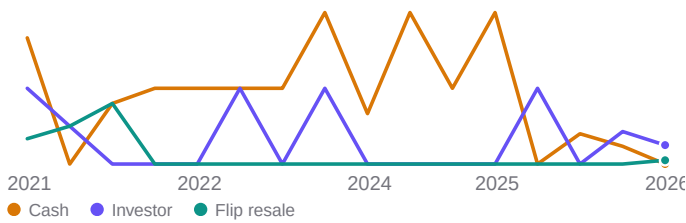
1.4%



BUYERS & OUTCOMES

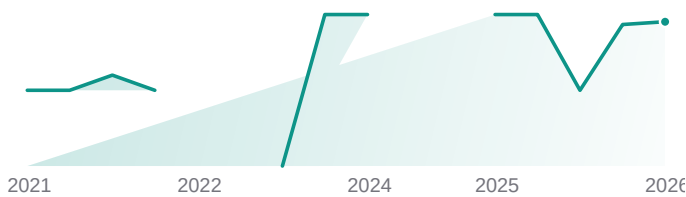
Buyer mix

Cash 0% · Investor 13% · Flip resale 2.5%



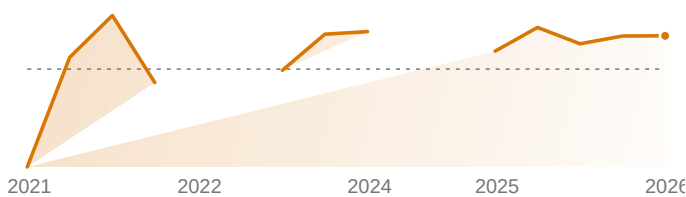
Sellers who sold at a gain

95%

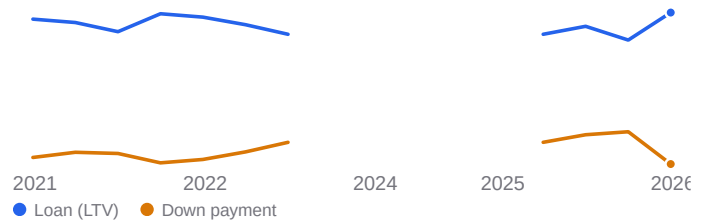


Median annualized return at resale

+5.4%

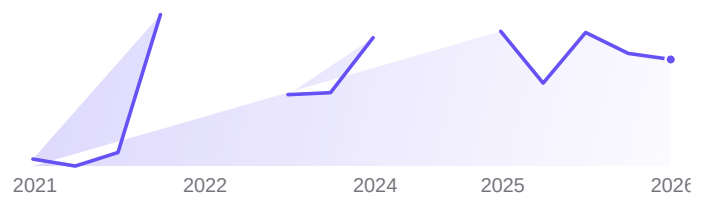


Financing (share of purchase price) Loan (LTV) 99% · Down payment 1.0%



Typical hold before selling

10.3 yrs



Preforeclosure filings

Filings 3 · Auction stage 3



HOUSING STOCK

Homes	18,010
Median value (AVM)	\$344K
Median size	1,617 ft²
Median bedrooms	3
Median year built	1999
Single family	81%
Condos	13%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	43%
Underwater (LTV 125% or more)	1.3%
Owner occupied	87%
Company owned	17%
Median loan-to-value	55%

Typical ownership tenure

9.4 yrs

COMMUNITY

Population	53,503
Density	756 / mi²
Median household income	\$94K
Average household income	\$110K
Crime index (US avg 100)	86
Air pollution index (US avg 100)	75
Earthquake index (US avg 100)	95
Homes occupied	97%
Bachelor's or higher	22%
Poverty rate	5.6%
Unemployment	1.0%
Average temp	55°F
Annual precip	40 in
Sunshine	57%

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.