

Saint Thomas 65076

ZIP code · MO · Missouri > Cole County

\$212K

MEDIAN SALE PRICE

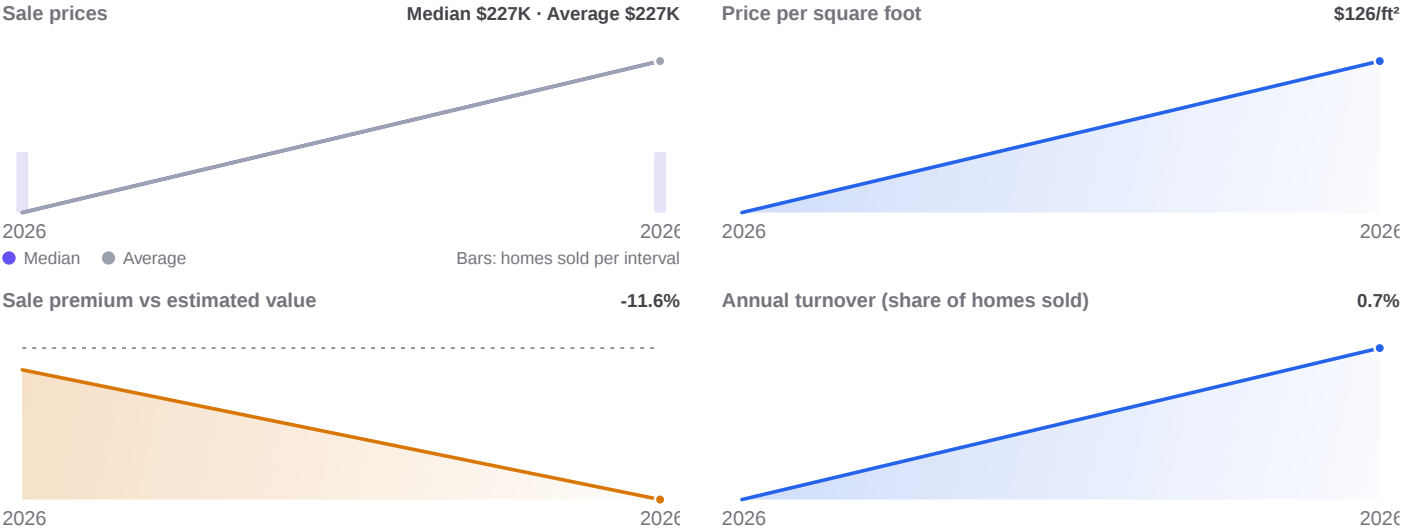
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SALES (12 MO)

\$338K

MEDIAN VALUE (AVM)

MARKET TRENDS (5 YEARS)



BUYERS & OUTCOMES

Buyer mix

Cash 0% · Investor 0% · Flip resale 0%

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

2026 2026
Cash Investor Flip resale

2026 2026
Loan (LTV) Down payment

HOUSING STOCK

Homes	274
Median value (AVM)	\$338K
Median size	1,680 ft²
Median bedrooms	3
Median year built	1978
Single family	49%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	77%
Underwater (LTV 125% or more)	2.1%
Owner occupied	69%
Company owned	8.8%
Median loan-to-value	24%
Typical ownership tenure	126.6 yrs

COMMUNITY

Population	659
Density	31 / mi²
Median household income	\$82K
Average household income	\$93K
Crime index (US avg 100)	54
Air pollution index (US avg 100)	103
Earthquake index (US avg 100)	43
Homes occupied	94%
Bachelor's or higher	19%

Poverty rate	5.1%
Unemployment	0.9%
Average temp	55°F
Annual precip	42 in
Sunshine	56%

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.