

Stillwater 74074

ZIP code · OK · Oklahoma > Payne County > Stillwater

BALANCED MARKET

\$269K

MEDIAN SALE PRICE

-4.0%

1-YR CHANGE

449

SALES (12 MO)

\$293K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 51 / 100

Buyer's market

Balanced

Seller's market

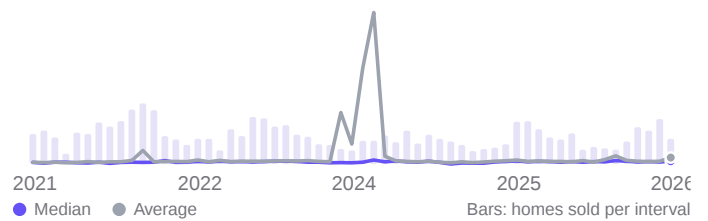
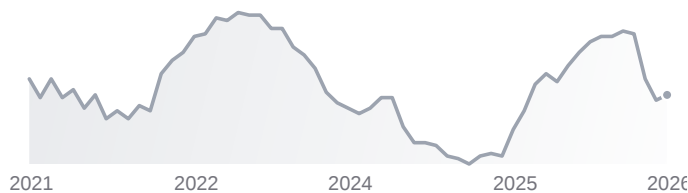
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

51 / 100

Sale prices

Median \$288K · Average \$478K

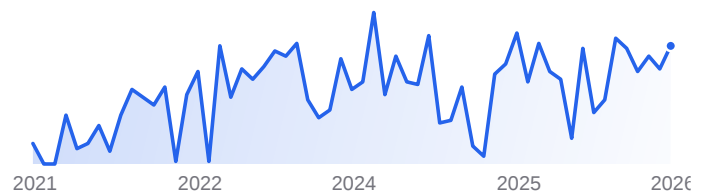
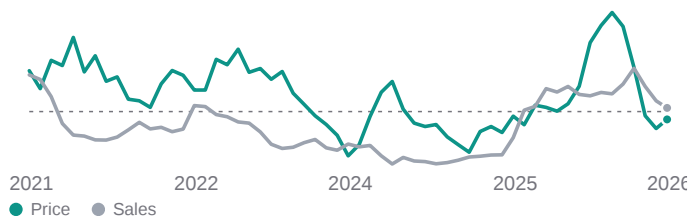


Growth (year over year)

Price -4.0% · Sales +1.8%

Price per square foot

\$163/ft²

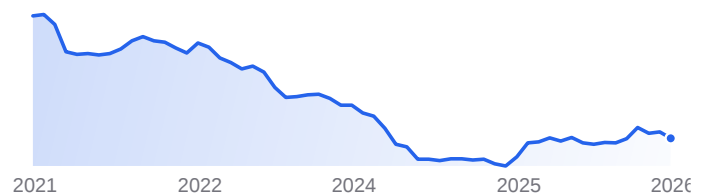
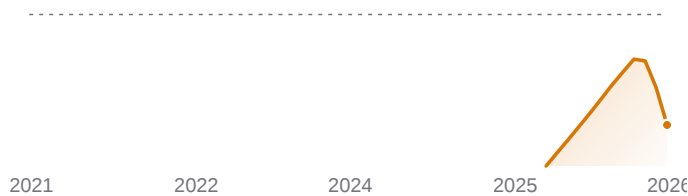


Sale premium vs estimated value

-6.3%

Annual turnover (share of homes sold)

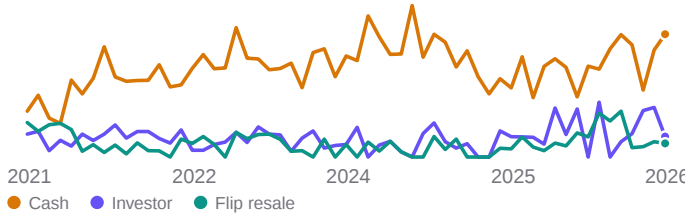
4.5%



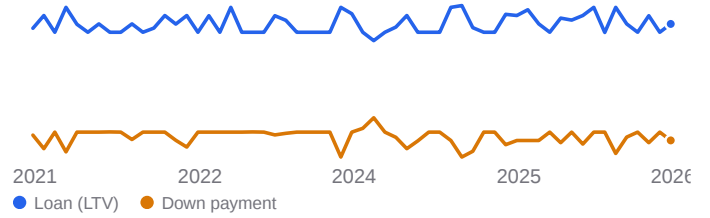
BUYERS & OUTCOMES

Buyer mix

Cash 49% · Investor 8.1% · Flip resale 5.4%

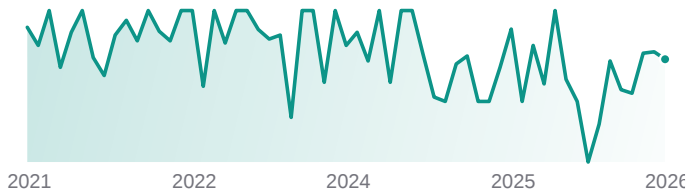


Financing (share of purchase price) Loan (LTV) 85% · Down payment 15%



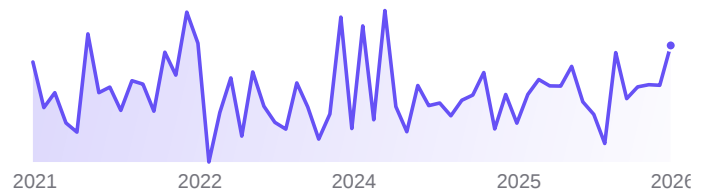
Sellers who sold at a gain

89%



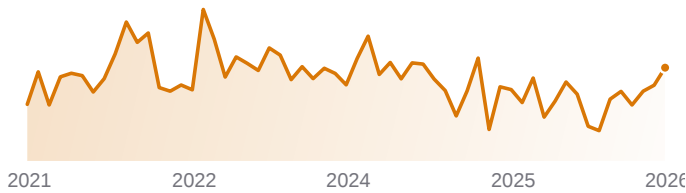
Typical hold before selling

6.9 yrs



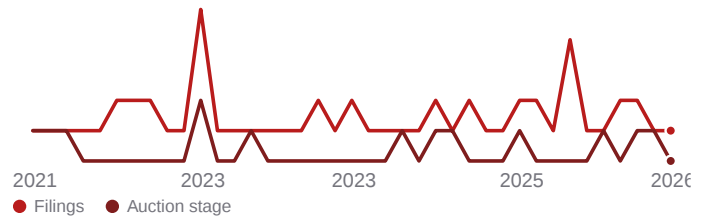
Median annualized return at resale

+5.9%



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	9,931
Median value (AVM)	\$293K
Median size	1,781 ft²
Median bedrooms	3
Median year built	1981
Single family	82%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	62%
Underwater (LTV 125% or more)	2.1%
Owner occupied	64%
Company owned	30%
Median loan-to-value	40%
Typical ownership tenure	7.5 yrs

COMMUNITY

Population	32,232
Density	233 / mi²
Median household income	\$60K
Average household income	\$74K
Crime index (US avg 100)	94
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	41
Homes occupied	86%
Bachelor's or higher	24%
Poverty rate	21.8%
Unemployment	0.9%
Average temp	60°F
Annual precip	37 in
Sunshine	62%

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.