

Stillwater 74075

ZIP code · OK · Oklahoma > Payne County > Stillwater

SELLER'S MARKET

\$254K

MEDIAN SALE PRICE

+10.0%

1-YR CHANGE

323

SALES (12 MO)

\$268K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 76 / 100

Buyer's market

Balanced

Seller's market

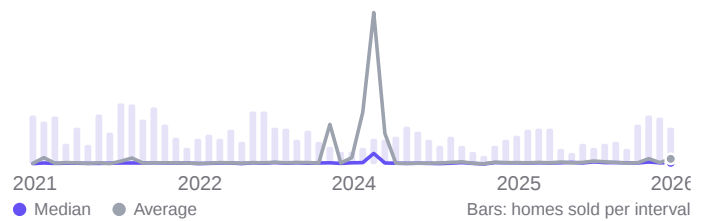
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

76 / 100

Sale prices

Median \$232K · Average \$565K

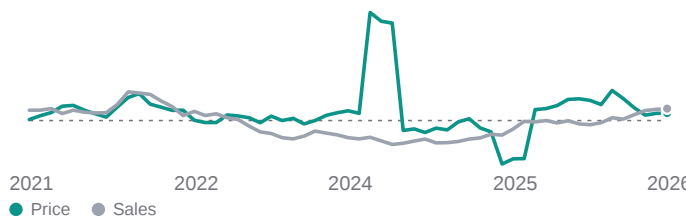


Growth (year over year)

Price +10.0% · Sales +16.2%

Price per square foot

\$147/ft²



Sale premium vs estimated value

-2.5%

Annual turnover (share of homes sold)

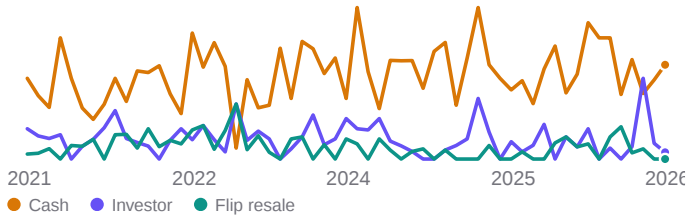
5.1%



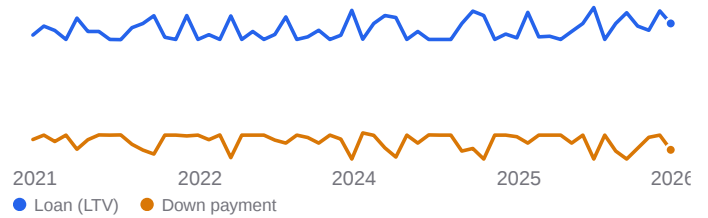
BUYERS & OUTCOMES

Buyer mix

Cash 39% · Investor 2.8% · Flip resale 0%

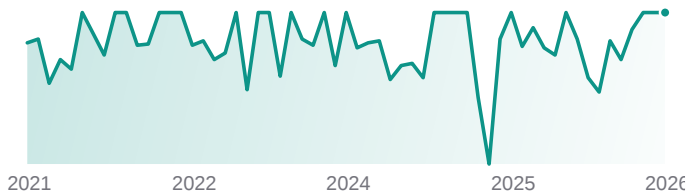


Financing (share of purchase price) Loan (LTV) 90% · Down payment 11%



Sellers who sold at a gain

100%



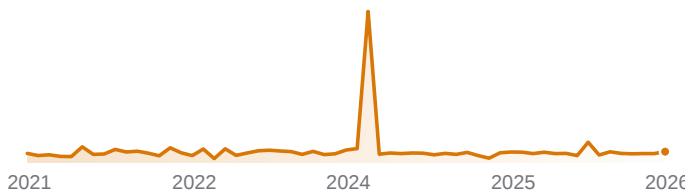
Typical hold before selling

3.7 yrs



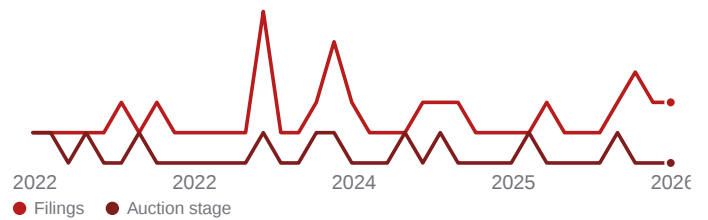
Median annualized return at resale

+6.0%



Preforeclosure filings

Filings 2 · Auction stage 0



HOUSING STOCK

Homes	6,371
Median value (AVM)	\$268K
Median size	1,686 ft²
Median bedrooms	3
Median year built	1981
Single family	79%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	63%
Underwater (LTV 125% or more)	1.7%
Owner occupied	67%
Company owned	26%
Median loan-to-value	37%
Typical ownership tenure	7.4 yrs

COMMUNITY

Population	26,260
Density	265 / mi²
Median household income	\$47K
Average household income	\$60K
Crime index (US avg 100)	105
Air pollution index (US avg 100)	80
Earthquake index (US avg 100)	43
Homes occupied	87%
Bachelor's or higher	25%
Poverty rate	23.9%
Unemployment	1.0%
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.