

St. Louis, MO-IL

Saint Louis, MO is your starting point. Your [ZipInform.com](https://zipinform.com) report by [StateMatcher.com](https://statematcher.com) covers the broader metro and its local composition so you can compare communities, school districts, housing trends, and other buyer-relevant conditions in context.

STARTING PLACE

Saint Louis, MO · 63110

INDEPENDENT CITY

St. Louis (independent city)

METRO

St. Louis, MO-IL

About the area: Some facts are most reliable at the Census ZIP-code area, school-district, city, county or county-equivalent, or metro level. Each section tells you which geography its numbers describe.

Saint Louis / MO

63110 ZCTA compared with St. Louis, MO-IL

63110 ZCTA compared with St. Louis, MO-IL and the U.S.

St. Louis, MO-IL

AREA AT A GLANCE

Your starting area compared with the broader market

63110 Census ZIP area

A first look at what it costs to buy and to rent in 63110, and how that compares with the broader St. Louis area and the nation. Population: 17,645.

TYPICAL HOME VALUE

\$339,900

About 39% more than the broader St. Louis area.

TYPICAL RENT, INCL. UTILITIES

\$1,240 / month

About 11% more than the broader St. Louis area.

YEARS OF RENT TO EQUAL ONE HOME

22.8 years

18.3 across the broader St. Louis area · 19.6 nationally

BEFORE THE MAP

Use the ZIP shape as an orientation tool

The next page maps ZIP 63110 using Census ZCTA geography so you can see the area itself, not just its ZIP name. The goal is practical orientation: understand the shape, the local setting, and the visible features that help explain its edges.

LOCAL FRAME

Saint Louis, MO · St. Louis
(independent city)

HOW TO READ THE EDGES

Roads and other visible features are used as approximate anchors. Phrases such as “largely follows” describe orientation, not a surveyed legal boundary.

FOR A SERIOUS ADDRESS

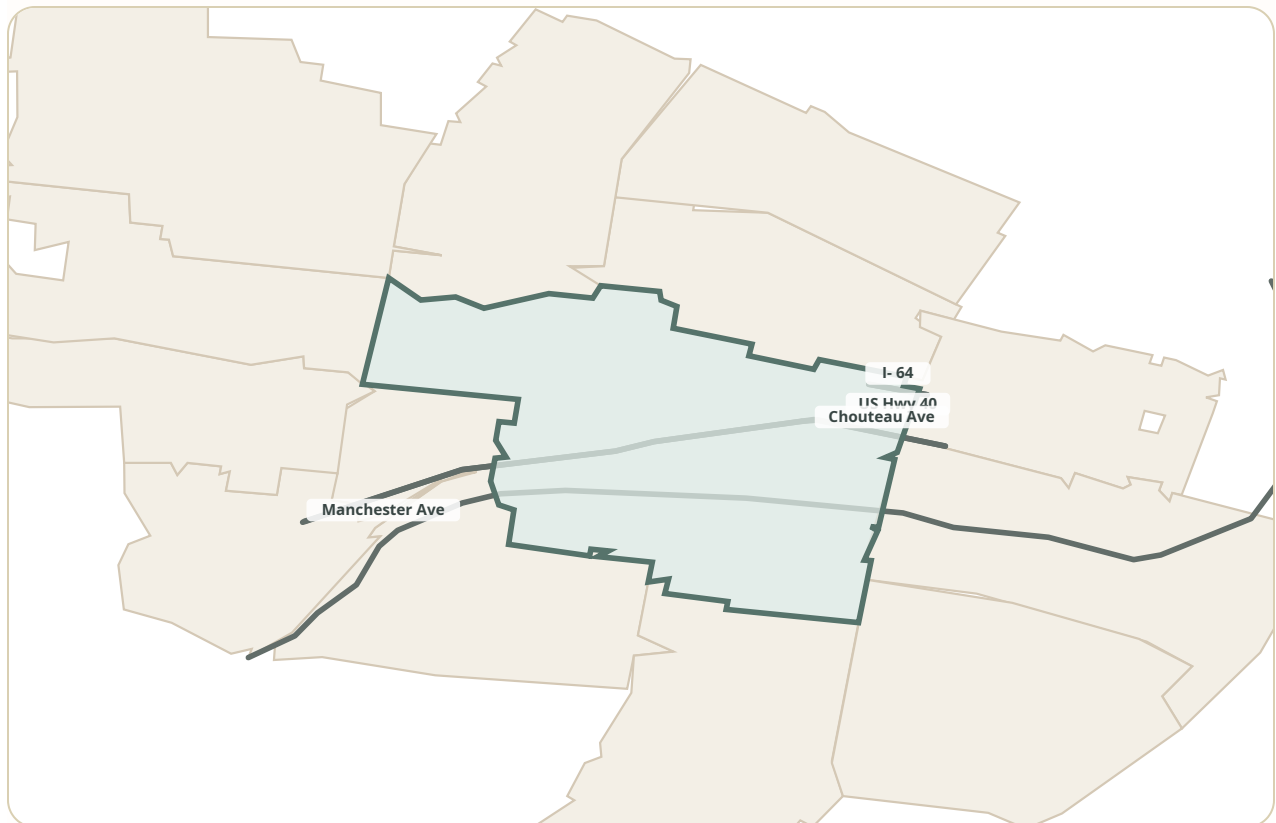
Verify the exact municipality, school assignment, parcel record, access, and property-specific risks separately before relying on an area-level description.

ZIP AREA MAP

Where ZIP 63110 sits in Saint Louis

Local ZIP orientation

The highlighted shape shows the ZIP area itself. Nearby ZIP areas are drawn lightly, while selected roadways help anchor the ZIP to recognizable local geography.



WHY THIS MATTERS

ZIP names are familiar, but their footprints often are not. The highlighted Census ZIP area and local roadway anchors make the area easier to recognize on the ground.

BOUNDARY ANCHORS

North: largely follows Kingshighway Blvd

East: largely follows Forest Park Ave

South: largely follows Arsenal St

West: largely follows I-64

These are approximate orientation cues derived from Census ZCTA and TIGER/Line geometry, not a legal or survey description.

U.S. Census Bureau · 2020 Census Cartographic Boundary File — ZIP Code Tabulation Areas (ZCTAs), 1:500,000. The mapped ZIP area uses the U.S. Census Bureau ZIP Code Tabulation Area (ZCTA), a statistical approximation of the ZIP-code area rather than a USPS delivery boundary. Roadway anchors use U.S. Census Bureau 2025 TIGER/Line road geometry.

NEIGHBORHOODS & NEARBY COMMUNITIES

Names you will see while looking at homes

Saint Louis, MO

Around 63110, several St. Louis city neighborhoods provide more useful local reference points than a single area name. Shaw and Southwest Garden frame the Missouri Botanical Garden and Tower Grove Park area; Botanical Heights sits north of I-44. Farther north, Forest Park Southeast and the overlapping Grove district add distinct names to the local map. **stlouis-mo**

Click a representative ZIP if you want to examine that area more closely.

WHAT THIS LOCAL MAP MEANS FOR A HOME SEARCH

Around 63110, the distinctions are less about the ZIP label than the block: Shaw's historic brick streets, Southwest Garden's varied housing, Botanical Heights' redevelopment, and Manchester's commercial corridor offer different settings. Tower Grove Park and the Botanical Garden are major landmarks, but entrances, highway crossings, and routes to northern rail stations determine how convenient any particular address feels.

How to use this: The next page separates the local picture into green lights, watchpoints, and tradeoffs so you can quickly distinguish features worth seeking out from conditions that deserve an address-level check. Use these as a screening guide, then verify the particular block, property, and route that matter to you.

GREEN LIGHTS

Shaw combines historic residential architecture with prominent green edges at Tower Grove Park and the Missouri Botanical Garden.

Southwest Garden offers varied housing forms, while Botanical Heights adds redevelopment-era houses alongside rehabilitated older buildings.

Manchester Avenue brings restaurants, bars, and entertainment to The Grove, within the broader Forest Park Southeast neighborhood.

Bus routes along Shaw, Kingshighway, and Manchester connect these areas with rail hubs beyond their immediate residential blocks.

WATCHPOINTS

Check actual walking routes to park and garden entrances; proximity on a map does not establish convenient access.

Cortex station has no Metro parking spaces, so verify the full station approach rather than assuming park-and-ride access.

In Shaw, check historic-district alteration standards before planning exterior changes, and review each property's layout and condition.

The Grove is a commercial district label, so verify whether a listing fronts Manchester or occupies a residential side street.

TRADEOFFS

Historic streetscapes and newer construction both appear locally, making building age and renovation history more useful than neighborhood-wide assumptions.

Manchester frontage places commercial destinations close by, while side-street addresses have a different relationship to that activity.

I-44 and I-64 provide major road connections but also create neighborhood edges that shape walking and driving routes.

LOCAL ACCESS AT A GLANCE

Local access varies by block, with garden-and-park destinations around Shaw and Southwest Garden and rail stations farther north within 63110. [stlouis-mo](#)

TRANSIT

MetroBus 8 links Tower Grove and Shaw with Central West End Transit Center, while Cortex offers another rail option inside 63110. [metrostlouis](#)

ROADS

Kingshighway, Vandeventer, and Manchester organize local trips, while I-44 and I-64 form major neighborhood

	edges rather than guaranteeing immediate ramp access. stlouis.missouri
EVERYDAY PLACES Tower Grove Park and the Botanical Garden adjoin Shaw, while nearby South Grand and Manchester's Grove district provide additional commercial destinations. stlouis-mo	CHECK BEFORE RELYING ON IT For each listing, check the actual station approach: Cortex at 402 South Boyle Avenue, inside 63110, has no Metro parking spaces. metrostlouis

Neighborhoods and districts

NEIGHBORHOOD · STARTING-AREA ANCHOR Shaw Representative ZIP: 63110 Where it sits: Shaw anchors the starting area east of Tower Grove Avenue and south of I-44. stlouis-mo Shaw's historic residential blocks mix single-family houses with larger apartment buildings, mostly developed from 1890 through the early twentieth century. Brick architecture and consistent building lines shape the streetscape, while Tower Grove Park and the Missouri Botanical Garden provide prominent green edges. stlouis-mo Getting around: Tower Grove Avenue and Grand frame local trips, with I-44 along the north; MetroBus 8 serves Tower Grove and Shaw, connecting to Central West End rail rather than a station within Shaw. stlouis-mo When browsing homes: Compare single-family and multi-unit layouts, check historic-district alteration standards, and assess each address's relationship to the park and surrounding commercial streets. stlouis-mo	NEIGHBORHOOD · STARTING-AREA ANCHOR Southwest Garden Representative ZIPs: 63110, 63139 Where it sits: Southwest Garden covers the local area west of the Missouri Botanical Garden and Tower Grove Park. ci.st-louis.mo.us Southwest Garden has varied housing rather than one uniform streetscape: frame shotgun houses and flats around Sublette Park, later masonry blocks, and early twentieth-century homes and multifamily buildings nearer the Botanical Garden. Kingshighway separates portions with different development histories; major garden and park grounds define the eastern edge. stlouis.missouri Getting around: Kingshighway, Southwest, and Vandeventer structure trips across this broad neighborhood beside the Botanical Garden and Tower Grove Park; MetroBus 95 provides a Kingshighway connection to Central West End Transit Center. stlouis.missouri When browsing homes: Compare blocks on both sides of Kingshighway for housing form, and check the actual walking route to nearby parks and garden entrances. stlouis.missouri
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The Hill

Representative ZIP: [63110](#)

Where it sits: The Hill is another city-recognized neighborhood in the starting area's foundation map. [stlouis-mo](#)

The Hill's development grew around clay mining and brickmaking, with homes, shopping, churches, and schools forming a closely connected neighborhood. Berra Park supplies a recognizable recreation space. Interstate 44 cuts through the neighborhood, making the highway crossing an important part of its physical layout. [stlouis-mo](#)

Getting around: Manchester, Hampton, Kingshighway, and Southwest define useful approach corridors; MetroBus 31 on Manchester connects toward Civic Center and Brentwood rail hubs, so assess the walk from each home to the neighborhood's northern edge. [stlouis-mo](#)

When browsing homes: Check which side of Interstate 44 an address occupies, then compare its route to Berra Park and the neighborhood's central streets. [stlouis-mo](#)

Botanical Heights

Representative ZIP: [63110](#)

Where it sits: Botanical Heights sits immediately north of Shaw across I-44, between Vandeventer Avenue and 39th Street. [stlouis.missouri](#)

Botanical Heights reflects substantial residential redevelopment rather than a uniformly preserved historic streetscape. Its eastern portion was rebuilt with approximately 150 homes, while city planning describes rehabilitation and new construction elsewhere. Recorded historic-preservation work and newer single-family construction illustrate that mix of building ages.

Getting around: Chouteau and Vandeventer are key approach streets, with I-44 separating the neighborhood from Shaw; MetroBus 31 along Chouteau offers connections toward Civic Center, while Cortex is a separate rail destination farther north. [stlouis.missouri](#)

When browsing homes: Verify construction year and renovation history property by property; the neighborhood includes both redevelopment-era houses and buildings associated with historic rehabilitation.

NEIGHBORHOOD · STARTING-AREA ANCHOR

Forest Park Southeast

Where it sits: Forest Park Southeast lies north of the starting coordinates, between Kingshighway and Vandeventer, south of I-64. **stlouis-mo**

Forest Park Southeast's historic building stock includes brick houses, flats, and commercial buildings with decorative parapets and cornices. Manchester Avenue provides a distinct commercial spine, with storefront architecture contrasting with residential blocks. The Grove identifies the restaurant, bar, and entertainment corridor within this broader neighborhood.

mostateparks

Getting around: Kingshighway and Vandeventer frame the neighborhood between I-64 and I-44; Manchester carries MetroBus 31, while nearby Cortex and Central West End stations are inside 63110 but outside the neighborhood's northern boundary. **ci.st-louis.mo.us**

When browsing homes: Distinguish residential side-street addresses from Manchester frontage, and compare individual building layouts rather than treating the neighborhood's historic brick stock as uniform. **mostateparks**

DISTRICT · STARTING-AREA ANCHOR

The Grove

Where it sits: The Grove names the Manchester Avenue district between Kingshighway and Vandeventer, overlapping the Forest Park Southeast area. **stlouis-mo**

The Grove is primarily a Manchester Avenue commercial district, not a separate residential neighborhood. Its recognizable form combines brick storefront buildings with restaurants, bars, music venues, and reused commercial spaces. Residential development accompanies the corridor, while surrounding side streets belong to the broader Forest Park Southeast neighborhood. **stlouis-mo**

Getting around: This Manchester Avenue district within Forest Park Southeast is inside 63110, not a separate neighborhood; MetroBus 31 serves the corridor, while Cortex rail requires a separate trip north toward Boyle Avenue. **stlouis-mo**

When browsing homes: Treat Grove listings as a district label: verify the exact address, Manchester Avenue proximity, and whether the property fronts commercial activity. **stlouis-mo**

This local-place overview was researched from current web sources and is meant as orientation, not an official statement of neighborhood boundaries. 30 sources were retained for verification.

Neighborhood-name foundation: SimpleMaps U.S. Neighborhoods Database (CC BY 4.0). Current-source research adds local buyer-oriented context.

RESIDENT & NEIGHBORHOOD PROFILE

A quick read on the local household profile

63110 Census ZIP area metro

These neutral, area-level measures help explain the local rhythm and housing pattern without turning protected-class information into a neighborhood score.

MEDIAN AGE

35.0 years

Half of residents are younger than this age and half are older.

12% younger than metro average · metro: 39.9 years

MEDIAN HOUSEHOLD INCOME

\$81,655

The midpoint of household incomes in the Census ZIP area.

2% higher than metro average · metro: \$80,196

BACHELOR'S DEGREE OR HIGHER

64.9%

Share of adults age 25+ with at least a bachelor's degree.

70% higher than metro average · metro: 38.2%

OWNER OCCUPANCY

43.6%

Share of occupied homes that are owner-occupied rather than rented.

38% lower than metro average · metro: 70.4%

RESIDENTIAL STABILITY

63.3%

Share of occupied homes where the current householder moved in 5 or more years ago.

19% lower than metro average · metro: 77.7%

AVERAGE HOUSEHOLD SIZE

1.86 people

Average number of people per occupied housing unit.

22% smaller than metro average · metro: 2.37 people

ZipInform uses neutral, area-level socioeconomic and housing measures here. It does not use race, ethnicity, religion, disability, sex, familial status, or other protected-class information to score neighborhood desirability or buyer fit. These figures describe the Census ZIP Code Tabulation Area (ZCTA), not every individual household or resident.

School Districts That Serve ZIP 63110

63110

The districts below have materially overlapping Census school-district boundaries with this ZIP. Their academic results, where available, are comparisons with other regular public districts in the same state—not school-level results. An address lookup, not ZIP overlap or distance, determines the district and schools for a specific home.

DISTRICT OVERLAPPING THE SELECTED ZIP

St. Louis City School District

About 100.0% of the ZIP-like Census area's land · not a household or enrollment share.

All-around academic standing: Better than about 3% of districts statewide. Latest usable atlas academic year: 2018; check for newer results.

Grade-band context (MO, where available): Elementary: better than about 5% of districts statewide · Middle: better than about 3% of districts statewide · High: better than about 2% of districts statewide

Verify schools for the exact address:

A single ZIP code can be served by more than one public school district, and attendance boundaries can change from one school year to the next. ZIP codes are not school-attendance boundaries.

We have provided the materially relevant district-service patterns that may serve addresses in this ZIP code, but you must look up the exact district and individual schools that serve the particular address for the grade levels relevant to your household for the upcoming school year, shortly before that school year begins.

ZipInform uses materially overlapping Census school-district boundary geography to identify these service patterns. Separate elementary and high-school districts are grouped together when their boundaries overlap the same part of the ZIP.

ZipInform shows the materially supported service patterns for this ZIP and does not add patterns merely to reach a quota. Split-grade patterns may contain separate official elementary and high-school lookup links because both districts serve the same addresses at different grade levels.

1. Unified district pattern

This boundary pattern covers about 100.0% of the ZCTA's land area. Land share is not a population or household estimate.

Unified · grades PK–12

St. Louis City School District

geocoding.geo.census.gov/geocoder/geographies/address

U.S. Census fallback: enter the exact address and review the elementary, secondary, or unified school-district geography returned for that address.

Nearby local public schools

Why this list is different: This list is about proximity and the actual schools physically in or near the starting ZIP. When school-level academic evidence is available, it is shown on the school itself. You must verify the exact school district and individual schools that serve the specific address of the home you are considering.

**PUBLIC CHARTER SCHOOL · ENROLLMENT
REQUIRES SEPARATE VERIFICATION · IN THE
STARTING ZIP**

CITY GARDEN MONTESSORI ECEC

Grades: PK–KG

District / charter agency: CITY GARDEN
MONTESSORI

Approx. distance: 0.1 mi

**PUBLIC SCHOOL · ASSIGNMENT TYPE NOT
INDEPENDENTLY VERIFIED · IN THE STARTING
ZIP**

**MULLANPHY BOTANICAL
GARDENS**

Grades: PK–05 **District:** ST. LOUIS CITY

Approx. distance: 0.1 mi

District performance: Better than about 3% of
districts statewide.

**PUBLIC SCHOOL · ASSIGNMENT TYPE NOT
INDEPENDENTLY VERIFIED · IN THE STARTING
ZIP**

STIX EARLY CHILDHOOD CTR.

Grades: PK–02 **District:** ST. LOUIS CITY

Approx. distance: 0.9 mi

District performance: Better than about 3% of
districts statewide.

**PUBLIC SCHOOL · ASSIGNMENT TYPE NOT
INDEPENDENTLY VERIFIED · NEARBY**

SHAW VISUAL/PERF. ARTS CTR.

Grades: PK–05 **District:** ST. LOUIS CITY

Approx. distance: 1.2 mi

District performance: Better than about 3% of
districts statewide.

PUBLIC SCHOOL · ASSIGNMENT TYPE NOT INDEPENDENTLY VERIFIED · IN THE STARTING ZIP

COMPTON-DREW ILC MIDDLE

Grades: 06–08 **District:** ST. LOUIS CITY

Approx. distance: 1.1 mi

District performance: Better than about 3% of districts statewide.

PUBLIC SCHOOL · ASSIGNMENT TYPE NOT INDEPENDENTLY VERIFIED · NEARBY

ACAD OF ENTRE STDY@LOUVERTURE

Grades: 06–08 **District:** ST. LOUIS CITY

Approx. distance: 1.6 mi

District performance: Better than about 3% of districts statewide.

PUBLIC SCHOOL · ASSIGNMENT TYPE NOT INDEPENDENTLY VERIFIED · IN THE STARTING ZIP

GATEWAY HIGH

Grades: 09–12 **District:** ST. LOUIS CITY

Approx. distance: 0.8 mi

District performance: Better than about 3% of districts statewide.

PUBLIC SCHOOL · ASSIGNMENT TYPE NOT INDEPENDENTLY VERIFIED · IN THE STARTING ZIP

MO School for the Blind - HS

Grades: 09–12

District: MO SCHOOL FOR THE BLIND

Approx. distance: 0.9 mi

PUBLIC CHARTER SCHOOL · ENROLLMENT REQUIRES SEPARATE VERIFICATION · IN THE STARTING ZIP

CITY GARDEN MONTESSORI EAEC

Grades: 01–08

District / charter agency: CITY GARDEN MONTESSORI

Approx. distance: 0.3 mi

PUBLIC SCHOOL · ASSIGNMENT TYPE NOT INDEPENDENTLY VERIFIED · IN THE STARTING ZIP

ADAMS ELEM.

Grades: PK–06 **District:** ST. LOUIS CITY

Approx. distance: 0.4 mi

District performance: Better than about 3% of districts statewide.

School-level performance data availability

School-level performance evidence is not yet available for enough nearby public schools to support a defensible ranked list here. The nearby-school inventory above remains useful for locations, not assigned attendance or verified school-level ranking.

Charter enrollment: Nearby charter schools are not automatically assigned by address. Check each school's application, eligibility, admissions timeline and waitlist policies directly.

Nearby-school locations come from NCES CCD. School-level academic performance, when available, comes from Urban Institute Education Data Portal / EDData and is compared only with public schools in the same

state and broad grade band. Attendance boundaries are address-specific; a nearby or high-performing school is not proof that a particular home is assigned to it.

SCHOOLS & EDUCATION

School Performance Across the Wider Area

MO

Where district-level academic results are available, they provide useful broader-area context. The comparison districts shown here are not a statement that they serve the starting ZIP or a particular address. Performance can vary across the comparison set; this is a state-relative all-around academic metric, not a comparison of identical individual-school subjects. Verify the exact district and school assignment before making an offer on a home or placing a deposit on a rental.

WIDER-AREA DISTRICT COMPARISON · MAY NOT SERVE 63110

RIVERVIEW GARDENS

Weak academic performance · Better than about 6% of districts statewide · academic year 2018

WIDER-AREA DISTRICT COMPARISON · MAY NOT SERVE 63110

NORMANDY SCHOOLS COLLABORATIVE

Weak academic performance · Better than about 5% of districts statewide · academic year 2018

Why this is not one metro-wide academic ranking: A reliable cross-state metro district ranking is not shown because school testing systems differ by state and are not directly comparable.

Private schools nearby

If the public-school options around this ZIP are not the right fit, these are a small set of private-school options in or close to the starting area. We keep this list local rather than turning it into a metro-wide directory.

INSIDE 63110

PRIVATE SCHOOL · IN THE STARTING ZIP

ST MARGARET OF SCOTLAND SCHOOL

Grades: PK-8 **Enrollment:** 397

Approx. distance: 0.5 mi

SAINT LOUIS, MO 63110

PRIVATE SCHOOL · IN THE STARTING ZIP

TOWER GROVE CHRISTIAN ACADEMY

Grades: K-8 **Enrollment:** 112

Approx. distance: 0.6 mi

SAINT LOUIS, MO 63110

PRIVATE SCHOOL · IN THE STARTING ZIP

FOREST PARK MONTESSORI SCHOOL

Grades: PK-1 **Enrollment:** 2

Approx. distance: 0.7 mi

SAINT LOUIS, MO 63110

PRIVATE SCHOOL · IN THE STARTING ZIP

ST LOUIS UNIVERSITY HIGH SCHOOL

Grades: 9-12 **Enrollment:** 968

Approx. distance: 0.9 mi

SAINT LOUIS, MO 63110

JUST OUTSIDE THE ZIP

PRIVATE SCHOOL · NEARBY

ROSATI-KAIN HIGH SCHOOL

Grades: 9-12 **Enrollment:** 249

Approx. distance: 1.6 mi

SAINT LOUIS, MO 63108

PRIVATE SCHOOL · NEARBY

LOYOLA ACADEMY OF ST LOUIS

Grades: 6-8 **Enrollment:** 54

Approx. distance: 1.9 mi

SAINT LOUIS, MO 63108

PRIVATE SCHOOL · NEARBY

CARDINAL RITTER COLLEGE PREP
HIGH SCHOOL

Grades: 9–12 **Enrollment:** 371

Approx. distance: 2.0 mi

SAINT LOUIS, MO 63108

PRIVATE SCHOOL · NEARBY

ST MARY'S HIGH SCHOOL

Grades: 9–12 **Enrollment:** 271

Approx. distance: 3.0 mi

SAINT LOUIS, MO 63111

Source: NCES Private School Universe Survey (PSS), 2021–22. Private schools are shown as nearby options, not ranked against public schools. The search stays tight for elementary grades and reaches farther for middle and high school, where families often travel farther. V1 orders the short list by searched-ZIP relevance and proximity only; it does not use private-school rankings, prestige, reviews, or enrollment as a quality score. Admission, tuition, transportation, grade availability, and current operating status should be verified directly with the school.

HOUSING & AFFORDABILITY

What housing costs and housing form look like here

63110 Census ZIP area metro

Housing costs can vary dramatically across the same metro. This section shows how your starting area compares with the broader market and what kinds of homes are common there.

WHAT THIS MEANS

Buying in 63110 carries a larger premium over renting than in the wider St. Louis area. It takes 22.8 years of typical rent to equal the typical home value, compared with 18.3 years across the wider area and 19.6 nationally—25% and 16% longer, respectively. Rent captures what living here is worth today; a purchase price also includes buyers' expectations of a lasting foothold, protection from rent increases, and hoped-for appreciation. That makes your expected length of ownership important: consider what those benefits are worth to you, without treating future gains as guaranteed.

OWNER-OCCUPIED HOME VALUE

\$339,900

Typical owner-occupied home value is 38.8% higher than the broader metro area.

Broader St. Louis area: \$244,800 · U.S.: \$332,700

GROSS RENT

\$1,240 / month

Typical gross rent is 11.4% higher than the broader metro area.

Broader St. Louis area: \$1,113 · U.S.: \$1,413

OWNER VS. RENTER

43.6% owner

56.4% of occupied homes are renter-occupied.

TYPES OF HOMES

51.7% multifamily

Detached homes account for 45.5% of local homes; attached one-unit homes account for 2.6%.

YEARS OF RENT TO EQUAL ONE HOME

22.8

63110

18.3

Broader St. Louis area

19.6

United States

A typical home here costs about 22.8 years of typical local rent. That is 16% longer than the national norm. Rent shows what it is worth to live here today; a purchase price also carries what buyers expect from owning, such as a lasting foothold, protection from rent increases, and hoped-for appreciation. The bigger this number is compared with the wider area and the nation, the more you pay to own here relative to renting.

How to read this: Home value is the ACS median value for owner-occupied housing units, not a current listing-price estimate. Rent is ACS median gross rent, which includes contract rent plus estimated tenant-paid utilities where applicable. The local housing snapshot uses the Census ZIP Code Tabulation Area (ZCTA), a statistical approximation of a ZIP-code area rather than a USPS delivery boundary. Years of rent divides the typical home value by a year of typical rent. It compares two area-wide typical figures, so it describes the area rather than any particular home or lease.

AT A GLANCE

Property taxes

63110 compared with the St. Louis area
and the U.S. as a whole

TYPICAL PROPERTY-TAX BURDEN

About \$1,000 a year per \$100,000 of home value

Below the broader St. Louis area; about 11% higher than the typical U.S. property-tax burden.

Broader St. Louis area: \$1,200 · U.S.: \$900 per \$100,000

STATE-LEVEL PROPERTY-TAX RELIEF · TAX YEAR 2026

Selected programs, not an exhaustive list. These programs are established at the state or District level; some are administered by counties or other agencies. Listing a program does not establish that a particular buyer, owner, or parcel qualifies.

Senior or 100%-disability property-tax credit (2026 tax year) — Tax credit

Who may qualify: Qualifying Missouri older adults and people with 100% disability who satisfy household income, residency and tax/rent conditions for the 2026 claim.

Important restrictions: Claim via MO-PTC or MO-1040 with supporting tax receipts. Under §135.025 2026 eligible property-tax base is capped at \$1,550 for owners and eligible rent equivalent at \$1,055; award follows §135.030 income and credit tables. Do not copy older amounts from DOR's undated overview.

How it works: Refundable income-tax credit calculated from qualifying tax or rent and household income; \$1,550 is 2026 maximum owner tax considered, not an assured credit.

Apply or check: Missouri Department of Revenue under §§135.025 and 135.030.

Source: [**RSMo §135.025 \(2026 Property Tax Credit amounts\)**](#) (Missouri Revisor of Statutes)

PROGRAMS AUTHORIZED AS LOCAL OPTIONS

State authorization is not proof of local adoption. The specific county or other taxing jurisdiction must confirm whether it offers a program. No local benefit is assumed in this report.

Optional county senior homestead tax-growth credit — Tax credit

Who may qualify: Missouri residents age 62 or older who own and occupy a principal homestead and owe its real property taxes, in a county that has adopted the credit.

Important restrictions: County authorization requires an ordinance or referendum; state authorization does not mean local adoption. No county is claimed to offer it here. New construction, improvements or jurisdiction annexation can adjust the baseline; current county procedures and initial credit year matter.

How it works: If a county adopts it, offsets defined increases in eligible senior homestead tax liability over a statutory baseline; it does not freeze assessed value statewide.

Apply or check: County assessor/collector only where authorization is adopted and confirmed.

Source: [**RSMo §137.1050 \(optional county senior homestead credit\)**](#) (Missouri Revisor of Statutes)

ASSESSMENT, SALE, AND TRANSFER RULES

Missouri generally assesses real property as of January 1 of each odd-numbered year; 2026 is normally based on 2025 assessed value absent new construction or improvements. Senior credit authorization depends on verified county adoption; do not infer that a county offers it from state law.

Source: [**State Tax Commission Definitions**](#) (Missouri State Tax Commission)

Parcel check: This is a typical figure for the area, not a bill for a particular home. Actual taxes depend on the property's assessment, exemptions, taxing districts, and other parcel-specific factors.

Relief-program check: Selected 2026 official-source research, reviewed 2026-09-20; not an exhaustive program inventory. Confirm eligibility, filing deadlines, current rules, and exact-parcel treatment with the administering agency. Deferrals postpone payment and may create repayment obligations.

Pull the actual property record: Missouri property assessment records are administered through local assessing officials or official local systems. Use this state-level official route to identify the correct assessor or property-record system for the

parcel, then search the exact property by address, parcel number, account number, or another identifier supported by that office before relying on an area-level estimate.

St. Louis (city), MO:

<https://stc.mo.gov/directories/>

COMMUTE & ACCESS

How getting around here compares with the broader area

63110 ZCTA compared with St. Louis, MO-IL

Commute numbers help show what getting to work is typically like around the starting ZIP. They describe the Census ZIP-code area overall, not the trip from a particular home to a particular job.

WHAT THIS MEANS

Shorter commutes are an encouraging part of the picture in 63110. The average is 18.4 minutes, about six and a half minutes shorter than across the wider St. Louis area. Driving alone is less common locally, but transit use is nearly the same, so that difference does not establish better train or bus access. Working from home is also more common. Test your own trip rather than assuming the area's average will match your routine.

TYPICAL COMMUTE

18.4 min

Typical commute is about 6.5 minutes shorter than the broader St. Louis area.

Broader St. Louis area: 24.9 min

DRIVE ALONE

64.1%

64.1% here versus 73.5% across the broader St. Louis area — 9.4 percentage points lower.

WORK FROM HOME

21.5%

21.5% here versus 15.5% across the broader St. Louis area — 6.0 percentage points higher.

Transit 1.4%

Walk 4.7%

Bike 2.8%

Commute measures describe workers age 16 and older in the Census ZCTA and metro. They show typical travel-to-work patterns rather than travel time to a specific employer or address.

TURN THE AVERAGES INTO A ROUTE CHECK

Test the trip that would actually shape your week

Area averages are useful for orientation, but a home purchase turns them into a specific route, schedule, and winter-or-peak-hour reality. These are the numbers worth carrying into an address-level test.

LOCAL BASELINE

The Census ZIP-area mean commute is 18.4 min; use that as context, not as a promise for a particular address.

WORK PATTERN

64.1% drive alone · 21.5% work from home

BEFORE RELYING ON IT

Map the exact employer or recurring destination, test the route at the hours you would travel, and check whether weather, parking, or road conditions materially change the trip.

SAFETY WATCH

Safety context from the broader area

St. Louis, MO-IL MSA

WHAT THIS MEANS

Safety deserves a closer look, but the evidence here cannot tell you how safe a particular block is. The supplied rating is ★★☆☆☆ 2.4 out of 5 stars for the entire St. Louis metro area, not 63110. Treat it as a reason to investigate rather than a verdict on a home. Before committing, look for recent crime information covering the immediate area; the broad regional figures cannot answer that question.



2.4 out of 5 stars

CLOSER LOOK

The score uses the most local reliable safety geography available. These figures describe St. Louis, MO-IL MSA, not ZIP 63110 specifically. Crime in the ZIP may be higher or lower than this broader-area rate, so use these numbers as context rather than as a ZIP-level safety rating. When comparable local and broader-area rates are available, the report names the broader area and shows the rates side by side.

VIOLENT CRIME

349 per 100,000

Broader-area comparison unavailable

PROPERTY CRIME

1,493 per 100,000

Broader-area comparison unavailable

HOMICIDE RATE

8 per 100,000

Broader-area comparison unavailable

Rates describe the geography named above. These figures describe St. Louis, MO-IL MSA, not ZIP 63110 specifically. Crime in the ZIP may be higher or lower than this broader-area rate, so use these numbers as context rather than as a ZIP-level safety rating. County-agency offense counts are not treated as countywide per-capita rates. Neighborhood-level data should be used when reliable neighborhood evidence exists; otherwise ZipInform stays at the most local defensible level.

INSURANCE & PROPERTY RISK

Statewide risks worth knowing before you choose a property

Missouri statewide context

These are statewide signals, not a claim about the risk at your ZIP or at any particular house. Their value is to flag issues that can affect ownership costs, resilience or insurance and deserve an exact-address check before you buy.

MISSOURI INSURANCE MARKET: GENERALLY FUNCTIONING

In Missouri, the statewide homeowners-insurance market is generally functioning, but a specific property's construction, location and claims exposure can still change availability and price.

STATE-LEVEL SIGNAL

Severe storms

Severe storms, hail, tornadoes and strong wind can affect roofs, structures, vehicles, outages and insurance claims.

STATE-LEVEL SIGNAL

Earthquake

Earthquake exposure can affect structural risk, retrofit considerations and whether separate earthquake coverage is worth pricing.

What to do: Before committing to a home, ask an insurance agent to confirm coverage availability for the exact address and provide a real quote.

Check flooding at the address: Search the exact property in the official FEMA Flood Map Service Center. Check the effective map date and ask the local floodplain office about drainage or flooding not shown by the mapped flood zone. No ZIP-level or parcel-level flood rating is inferred here.

HOSPITALS & MAJOR CARE NEARBY

Hospitals around the starting ZIP

ZIP 63110

These are the closest mainstream CMS hospital facilities by approximate geographic distance from the ZIP starting point. The list can cross state lines when a nearby hospital is physically closer.

ACUTE CARE HOSPITAL Ssm Health Saint Louis University Hospital Address: 1201 S Grand Blvd, Saint Louis, MO 63104 Approx. distance: 1.1 miles Emergency services: Yes CMS overall rating: ★★★★★ 1.0 out of 5 stars	ACUTE CARE HOSPITAL Ssm Health St Mary'S Hospital - St Louis Address: 6420 Clayton Rd, Saint Louis, MO 63117 Approx. distance: 3.1 miles Emergency services: Yes CMS overall rating: ★★★★★ 3.0 out of 5 stars
ACUTE CARE HOSPITAL Gateway Regional Medical Center Address: 2100 Madison Avenue, Granite City, IL 62040 Approx. distance: 8.3 miles Emergency services: Yes CMS overall rating: ★★★★★ 2.0 out of 5 stars	ACUTE CARE HOSPITAL Touchette Regional Hospital INC Address: 5900 Bond Avenue, Centreville, IL 62207 Approx. distance: 8.7 miles Emergency services: Yes CMS overall rating: Not reported in the current CMS data used here

ACUTE CARE HOSPITAL

Mercy Hospital South

Address: 10010 Kennerly Road, Saint Louis,
MO 63128

Approx. distance: 10.0 miles

Emergency services: Yes

CMS overall rating:

★ ★ ★ ★ ★ 2.0 out of 5 stars

Verify before relying on proximity: Distances are approximate geographic miles from the ZIP's representative coordinate, not drive times. Hospital proximity does not establish insurance-network status, appointment availability, specialist fit, emergency appropriateness, or the quality of a specific service.

Source: Centers for Medicare & Medicaid Services hospital data. Facility coordinates are used to calculate approximate geographic distance.

GETTING THE MOST OUT OF IT

Getting the Most Out of Living Here

Saint Louis

A home is not only a parcel and a commute. These are durable, repeat-use advantages that can matter once the move is over and ordinary life begins.

CULTURE

Saint Louis Science Center

Free general entry makes this a repeat-use science resource rather than a single special outing. The Oakland Avenue campus offers hundreds of interactive experiences, hands-on exhibits, STEM demonstrations, an OMNIMAX theater, and the adjoining McDonnell Planetarium in Forest Park. ([slsc.org] (https://www.slsc.org/visit/?utm_source=openai))

[slsc.org/visit](https://www.slsc.org/visit)

OUTDOORS

Missouri Botanical Garden

The garden on Shaw Boulevard offers repeat visits centered on plants and changing seasonal displays. Its visitor page brings together admission information, directions, maps, tours, and what is in bloom, making it useful for planning regular garden walks after a move. ([missouribotanicalgarden.org] (https://www.missouribotanicalgarden.org/plan-your-visit/thegarden/tickets?utm_source=openai))

[missouribotanicalgarden.org/plan-your-visit/thegarden/tickets](https://www.missouribotanicalgarden.org/plan-your-visit/thegarden/tickets)

LIVE PERFORMANCE

St. Louis Symphony Orchestra

The orchestra offers a recurring live-music calendar encompassing classical concerts, family experiences, films, chamber music, and other formats. Its ticket and concert resource helps residents build an ongoing performance routine around Powell Hall and other listed venues. ([slso.org] (https://slso.org/get-tickets/event-calendar/?keyword=classical&utm_source=openai))

slso.org/get-tickets

CULTURE

Saint Louis Zoo

Free admission supports returning for shorter visits instead of trying to cover the entire zoo at once. The official visitor resource provides animal information and practical planning details, while distinguishing general entry from attractions that may carry separate charges. ([stlzoo.org] (https://stlzoo.org/visit?utm_source=openai))

stlzoo.org/visit

CULTURE

Saint Louis Art Museum

Free everyday museum admission makes the collection accessible for recurring visits. Changing exhibitions and on-site activities provide reasons to return, and the museum's viewing guide helps residents choose a manageable selection of art rather than plan an exhaustive visit. ([slam.org](https://www.slam.org/?utm_source=openai))

[slam.org/what-to-see](https://www.slam.org/?utm_source=openai)

LIVE PERFORMANCE

The Muny

This long-established outdoor musical-theatre institution presents summer productions in Forest Park. It adds a recurring seasonal performing-arts option to local life, with official visitor guidance covering its Theatre Drive location and practical questions about attending performances. ([muny.org](https://muny.org/?utm_source=openai))

[muny.org/visit/faqs](https://muny.org/?utm_source=openai)

These durable local-life resources were previously researched and verified for this locality and its practical regional orbit. Current schedules and access details should still be checked before relying on them.

LOCAL & NEIGHBORHOOD COLOR

What different parts of the metro are like

St. Louis, MO-IL

A quick feel for the communities, neighborhoods, and districts that help define this metro. These descriptions are informational, not recommendations—you decide which settings are worth a closer look.

WHAT THIS MEANS

The wider St. Louis area offers a varied setting, so the metro's name alone will not tell you what daily life around a home feels like. Its character includes historic brick neighborhoods, major healthcare and universities, cultural institutions, parks, and food. Conditions vary substantially from one municipality to another. Use that variety as a reason to compare the surroundings of individual homes rather than treating the region as one uniform place.

METRO

St. Louis

A large historic metro with major healthcare and universities, distinctive brick neighborhoods, cultural institutions, parks, food, and strong municipality-to-municipality variation.

METRO COMPOSITION

More named places around your starting point

St. Louis, MO-IL

ZipInform also uses a broader place directory so the metro is not reduced to only the communities with hand-written Local Color descriptions. These are named neighborhoods and communities near your starting place; individual facts may be reported at the most reliable available geography.

Nearby neighborhoods and districts

Botanical Heights

neighborhood / district · St. Louis County · 0.4 mi from starting point

Representative ZIP:

63110

Shaw

neighborhood / district · St. Louis County · 0.6 mi from starting point

Representative ZIP:

63110

Forest Park Southeast

neighborhood / district · St. Louis County · 0.6 mi from starting point

Representative ZIPs:

63143, 63105

Tiffany

neighborhood / district · St. Louis County · 0.8 mi from starting point

Representative ZIP:

63110

Kings Oak

neighborhood / district · St. Louis County · 1 mi from starting point

Representative ZIP:

63110

The Hill

neighborhood / district · St. Louis County · 1 mi from starting point

Representative ZIP:

63110

Southwest Garden

neighborhood / district · St. Louis County · 1.2 mi from starting point

Representative ZIPs:

63139, 63110

Compton Heights

neighborhood / district · St. Louis County · 1.3 mi from starting point

Representative ZIP:

63104

Tower Grove South

neighborhood / district · St. Louis County · 1.3 mi from starting point

Representative ZIP:

63116

Gate District

neighborhood / district · St. Louis County · 1.5 mi from starting point

Representative ZIPs:

63143, 63105

Cheltenham

neighborhood / district · St. Louis County · 1.5 mi from starting point

Representative ZIP:

63110

Tower Grove East

neighborhood / district · St. Louis County · 1.5 mi from starting point

Representative ZIPs:

63118, 63104

Central West End

neighborhood / district · St. Louis County · 1.7 mi from starting point

Representative ZIPs:

63108, 63110

Fox Park

neighborhood / district · St. Louis County · 1.8 mi from starting point

Representative ZIPs:

63104, 63118

Midtown

neighborhood / district · St. Louis County · 1.9 mi from starting point

Representative ZIPs:

63103, 63110

North Hampton

neighborhood / district · St. Louis County · 2 mi from starting point

Representative ZIPs:

63109, 63139

Benton Park West

neighborhood / district · St. Louis County · 2 mi from starting point

Representative ZIP:

63118

Clifton Heights

neighborhood / district · St. Louis County · 2 mi from starting point

Representative ZIP:

63139

Clayton-Tamm

neighborhood / district · St. Louis County · 2.1 mi from starting point

Representative ZIP:

63139

Covenant Blu Grand Center

neighborhood / district · St. Louis County · 2.1 mi from starting point

Representative ZIPs:

63103, **63106**

McKinley Heights

neighborhood / district · St. Louis County · 2.2 mi from starting point

Representative ZIP:

63104

Lafayette Square

neighborhood / district · St. Louis County · 2.2 mi from starting point

Representative ZIP:

63104

Gravois Park

neighborhood / district · St. Louis County · 2.3 mi from starting point

Representative ZIP:

63118

Vandeventer

neighborhood / district · St. Louis County · 2.3 mi from starting point

Representative ZIPs:

63113, **63108**

Benton Park

neighborhood / district · St. Louis County · 2.4 mi from starting point

Representative ZIPs:

63118, **63104**

DeBaliviere Place

neighborhood / district · St. Louis County · 2.5 mi from starting point

Representative ZIP:

63112

Lewis Place

neighborhood / district · St. Louis County · 2.5 mi from starting point

Representative ZIPs:

63113, **63108**

Southampton

neighborhood / district · St. Louis County · 2.6 mi from starting point

Representative ZIP:

63109

Fountain Park

neighborhood / district · St. Louis County · 2.6 mi from starting point

Representative ZIPs:

63113, 63108

Franz Park

neighborhood / district · St. Louis County · 2.6 mi from starting point

Representative ZIPs:

63139, 63143

Dutchtown

neighborhood / district · St. Louis County · 2.6 mi from starting point

Representative ZIPs:

63116, 63118

Bevo Mill

neighborhood / district · St. Louis County · 2.6 mi from starting point

Representative ZIP:

63116

Hi-Pointe

neighborhood / district · St. Louis County · 2.6 mi from starting point

Representative ZIPs:

63139, 63117

Peabody-Darst-Webbe

neighborhood / district · St. Louis County · 2.7 mi from starting point

Representative ZIP:

63104

Soulard

neighborhood / district · St. Louis County · 2.7 mi from starting point

Representative ZIPs:

63104, 63118

Ellendale

neighborhood / district · St. Louis County · 2.8 mi from starting point

Representative ZIPs:

63143, 63139

Nearby cities, towns, and villages

Saint Louis

city · St. Louis (independent city) · 3.6 mi from starting point

Representative ZIPs:

63101, 63102

Cahokia Heights

town · St. Clair County · 4.8 mi from starting point

Representative ZIPs:

62206, 62240

Sauget

village · St. Clair County · 5.1 mi from starting point

Representative ZIPs:

62207, 62206

East Saint Louis

town · St. Clair County · 5.3 mi from starting point

Representative ZIPs:

62201, 62205

East Carondelet

village · St. Clair County · 5.4 mi from starting point

Representative ZIP:

62240

Brooklyn

village · St. Clair County · 5.5 mi from starting point

Representative ZIPs:

62201, 62205

Venice

village · Madison County · 6 mi from starting point

Representative ZIP:

62090

Centreville

village · St. Clair County · 7.5 mi from starting point

Representative ZIPs:

62207, 62205

Dupo

village · St. Clair County · 7.5 mi from starting point

Representative ZIP:

62239

Alorton

village · St. Clair County · 7.6 mi from starting point

Representative ZIPs:

62207, 62205

Granite City

town · Madison County · 8.2 mi from starting point

Representative ZIP:

62040

Washington Park

village · St. Clair County · 8.9 mi from starting point

Representative ZIPs:

62204, 62205

Nameoki

village · Madison County · 10.3 mi from starting point

Representative ZIPs:

62040, 62060

Pontoon Beach

village · Madison County · 12.3 mi from starting point

Representative ZIPs:

62040, 62060

Caseyville

village · St. Clair County · 12.5 mi from starting point

Representative ZIP:

62232

Columbia

town · Monroe County · 12.5 mi from starting point

Representative ZIP:

62236

Mitchell

village · Madison County · 13.5 mi from starting point

Representative ZIPs:

62040, 62087

Millstadt

village · St. Clair County · 14 mi from starting point

Representative ZIP:

62260

Fairview Heights

town · St. Clair County · 14.5 mi from starting point

Representative ZIP:

62208

Arnold

town · Jefferson County · 15 mi from starting point

Representative ZIP:

63010

Collinsville

town · Madison County · 15.1 mi from starting point

Representative ZIP:

62234

Murphy

village · Jefferson County · 15.3 mi from starting point

Representative ZIP:

63049

Swansea

town · St. Clair County · 15.6 mi from starting point

Representative ZIPs:

62226, 62220

Belleville

city · St. Clair County · 16.4 mi from starting point

Representative ZIPs:

62220, 62226

Neighborhood names are geographic orientation labels from OpenStreetMap/Geofabrik and are not presented as official legal boundaries. Duplicate labels are suppressed within the same county or county-equivalent.

AREA TRAJECTORY

What home prices have been doing

St. Louis, MO-IL

PAST YEAR

Home values rose 4.1% over the past year. That was 1.1 percentage points faster than the U.S. overall.

PAST 5 YEARS

Home values rose 40.5% over the past five years. That was 0.7 percentage points slower than the U.S. overall.

PAST 10 YEARS

Home values rose 81.9% over the past ten years. That was 11.4 percentage points slower than the U.S. overall.

Recent price movement is one piece of context, not a prediction. A softer recent market may mean more negotiating room for buyers, while longer-term appreciation helps show the broader trajectory.

BUYER CHECKLIST

What to check before you buy

63110 + property-level checks

Most home-search decisions eventually become address-specific. These are the few things worth carrying forward from the broader area analysis when you start looking seriously at individual properties.

AREA SIGNAL

Price premium

Typical owner-occupied home values around 63110 run about 39% above the broader St. Louis area. That does not make a particular home overpriced, but it means nearby comparable sales matter more than broad-area averages.

What to check: Compare the specific home with recent nearby sales that are similar in size, condition, lot, and school assignment.

AREA SIGNAL

Property-tax bill

Median annual real-estate taxes in the starting area run about 14% above the broader St. Louis area. Actual bills can vary substantially from one property to another.

What to check: Review the parcel's current assessed taxes, tax bill, assessment, exemptions, and any special taxing districts before you buy.

Official property-tax lookup:

[Missouri county assessor directory](#)

VERIFY AT THE ADDRESS

School assignment is address-specific

Nearby schools and district performance are useful context, but a ZIP code does not determine the exact public-school assignment for every home shown in the area.

What to check: Confirm the assigned elementary, middle, and high school with the school district using the property's exact street address.

VERIFY AT THE ADDRESS

Hazards and insurance are property-specific

Flood, wildfire, drainage, hillside, and insurance conditions can change sharply from one property to the next. ZipInform should not label the whole ZIP with a hazard unless reliable local evidence supports it.

What to check: For a serious property, check official hazard maps, seller disclosures, inspections, and an actual insurance quote before removing contingencies.

This is a short due-diligence summary, not a statement that every property in the ZIP has every condition shown. Property-specific facts should be verified before purchase.

ANALYSIS

What this ZIP is really telling you

ZIP 63110 is a more expensive place to buy within the wider St. Louis area, but the reasons to consider it go beyond price. Shorter average commutes are encouraging; the school evidence needs a closer look. The key question is whether the advantages you would actually use make the higher purchase cost worthwhile for you.

PRICING NOW

Typical home values are 39% higher than across the wider area

WHAT THE REPORT SHOWS

The typical home value in 63110 is \$339,900, compared with \$244,800 across the wider St. Louis area—about 39% higher. This is not a current asking price.

WHAT IT MIGHT MEAN

That is a substantial extra cost to buy here. Shorter average commutes may help explain why some buyers would consider paying more, but the school evidence does not offer equally clear reassurance. The comparison establishes that this ZIP is relatively expensive, not that a particular home is overpriced or worth its asking price.

PRICE TREND

Regional prices are rising, but ten-year growth trails the nation

WHAT THE REPORT SHOWS

Across the wider St. Louis area, home values rose 81.9% over ten years, trailing U.S. growth by 11.4 percentage points. Five-year growth of 40.5% nearly kept pace nationally, while the latest year's 4.1% increase was 1.1 percentage points faster than the U.S.

WHAT IT MIGHT MEAN

Recent growth has compared more favorably with the nation than the longer record. Still, buying here costs more years of rent than nationally despite the region's slower ten-year appreciation. That tension may temper expectations of future gains. These regional results neither establish this ZIP's exact trajectory nor justify a particular listing price.

BUY VS. RENT

Buying costs much more relative to renting here

WHAT THE REPORT SHOWS

A typical home here costs 22.8 years of typical local rent, compared with 18.3 across the wider area and 19.6 nationally. Home values are about 39% higher than across the wider area, while rents are only 11% higher—a meaningful gap.

WHAT IT MIGHT MEAN

Rent reflects the value of living here today; a purchase price can also reflect hopes for appreciation and protection from future rent increases. The homes bought and rented might also differ. Regional appreciation and shorter commutes may make ownership worth considering, but they do not prove buying is financially better. If ownership is your goal, comparing other ZIPs could be more useful than automatically choosing to rent.

SCHOOLS

District results raise concerns, while school-level evidence is limited

WHAT THE REPORT SHOWS

The report places St. Louis City School District near the lower end of Missouri's district performance results in 2018. It lists ten nearby public schools but supplies no performance results by grade band. Eight nearby private options cover several grade levels.

WHAT IT MIGHT MEAN

The district result warrants attention, but it cannot tell you how a particular school serves the grades that matter to you today. This report does not establish a clear school-performance advantage to accompany the higher home values. Check current results and exact-address assignment; nearby private schools are additional choices to compare, not evidence of better performance.

PROPERTY TAXES

The lower tax percentage still comes with a higher annual bill

WHAT THE REPORT SHOWS

Reported property taxes equal about 1% of home value locally, compared with 1.2% across the wider area. Yet the median annual bill is \$3,361 here, compared with \$2,939 across the wider area—about 14% higher.

WHAT IT MIGHT MEAN

The lower percentage may soften the cost of buying a more expensive home, but it does not make the typical dollar bill lower. Higher home values help explain why both facts can be true. For your budget, the property's actual bill matters more than either area-wide percentage; these figures are not a parcel-specific tax quote.

WORTH NOTICING

Shorter commutes accompany higher prices, but transit use is nearly unchanged

WHAT THE REPORT SHOWS

The average commute is 18.4 minutes here, compared with 24.9 minutes across the wider area—a 6.5-minute difference. Transit use is nearly the same, at 1.4% locally and 1.3% across the wider area. Working from home is more common here: 21.5% compared with 15.5%.

WHAT IT MIGHT MEAN

A shorter trip could make the higher purchase cost worthwhile if it improves your daily routine. But the figures do not establish a transit advantage, and differing work arrangements may contribute to the commute picture. Test the trip from a specific home to the places you need to reach before treating the ZIP's shorter average as a personal benefit.

Questions worth answering before you commit

Does a particular home's price still make sense when you compare it with similar homes and rental options that meet your needs?

How long do you expect to stay, and how much do you value ownership compared with the flexibility of renting?

Which public school serves the exact address for the grades that matter to you, and what do its current results show?

What is the property's actual annual tax bill, and does the full monthly cost fit your budget?

Would this address shorten your real trips enough to make the higher purchase cost worthwhile?

This analysis connects facts already presented in the report. It does not add a fresh research layer or claim that one explanation is definitive.

BOTTOM LINE

Put the local numbers in context. Then make your own call.

WHAT THIS MEANS

The clearest tradeoff is between a larger purchase premium over rent and an encouraging local commute average. Buying deserves a careful look at how long you expect to stay and what owning adds to your life. The higher typical property tax bill also belongs in that calculation, even though taxes take a smaller share of home value here than across the wider area.

Before committing to a home, resolve the questions these broad figures cannot: your actual trip, the property's tax bill, its school assignment and recent school results, and crime conditions nearby. Those answers matter more than a regional average.

ZipInform gives you facts, rankings, trends, comparisons, and local context that are easy to digest. Your realtor can help with current listings and property-specific comps; ZipInform adds the broader-area and local context those comps do not provide.

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