Ballwin Tops List On Home Appreciation & Safety Index

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It is common for home buyers, particularly those moving to St Louis from outside the area or perhaps moving to a different part of town than where they currently reside, to inquire about **crime rates** and other safety issues related to the area they are looking to move to. Today, like pretty much every other topic out there, there is a wealth of information available on the internet with regard to crime activity however sometimes it is difficult to find real data and not just "headlines" from local news stories or social media posts. Therefore, in **keeping with our mission of providing up to date, accurate and trustworthy information that is relevant** to homeowners, as well as buyers and sellers, we developed our own Index to make it easier to people to evaluate an area. Since we are in the real estate business and the people we are providing this information for are interested in home values, we wanted to have our index consider both crime rates as well as home price appreciation. As a result, our **Home Appreciation & Safety (HAS^{TM}) Index** was born.

The crime data we use comes from the Uniform Crime Reporting Report from the Missouri Highway Patrol for the year 2016 for violent crime and property crime, the population numbers from the U.S. Census Bureau and the home price data from STL Market Reports. For our Home Appreciation & Safety (HAS^{TM}) Index, we multiply the median home price change by the rate of violent crime. Since the larger the crime rate number is (in terms of 1 violent crime per X number of people) the safer the area is, and the higher the home price change, the more appreciation there is, so when multiplying these together **the higher the ending index number is, the better**.

City of Ballwin With Low Crime Rate and Good Home Appreciation Tops List For Home Appreciation & Safety (HAS^{TM}) Index

Of the cities reviewed and shown on the table below, **Ballwin had the lowest rate of crime per capita for both violent crimes and well as property crimes** with rates of 1 in 2,780 and 1 in 128 respectively. Add to that **Ballwin's above-average home price appreciation** over the past 12 months of 7.20% and the result is a 200.14 on our Home Price Appreciation/Safety (HAS^{TM}) index. This gives **Ballwin** the highest index on our list making it perhaps the best place on the list to invest in a home. Coming in a distant second is the city of Creve Coeur with an index of 116.97.

(We work hard on this and sure would appreciate a "Like")

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City Of St Louis Has Highest Violent Crime and Property Crime Rate…

At the other end of the spectrum, is the **city of St Louis with the highest violent crime rate** at 1 out of every 52 people being a victim of violent crime during 2016 **as well as the highest property crime rate** with 1 out of every 17 people being a victim of property crime. Home price appreciation in the city of St Louis during the most recent 12 months was just 3.85%, well below the median home price appreciation of 5.31% for the St Louis MSA. Crime in the city of St Louis couple with the low rate of home price appreciation gives the **City of St Louis a Home Appreciation & (HAS^{TM}) Safety Index of just 2.02**, putting it at the bottom of our list.

St Louis Home Appreciation & Safety (HAS^{TM}) Index – May 2017

City*	2016 Population (est)	2016 Total Violent Crimes	1 Violent Crime Per # Of People	2016 Total Property Crimes	1 Property Crime Per # Of People	Median Home Price Change- Past Year**	Home Price Appreciation/ Safety Index***
St Louis City	315,685	6,018	52	18,982	17	3.85%	2.02
Ferguson	21,059	170	124	1,092	19	18.01%	22.31
University City	35,058	254	138	1,393	25	0.40%	0.55
Maplewood	7,945	50	159	599	13	20.08%	31.91
Arnold	9,073	50	181	343	26	3.33%	6.04
St Charles City	68,796	140	491	1,771	39	2.85%	14.00
Maryland Heights	27,389	55	498	472	58	3.85%	19.17
Florissant	52,268	98	533	1,174	45	10.60%	56.53
Wentzville	35,603	61	584	493	72	7.02%	40.97
St Peters	56,971	94	606	1,217	47	5.71%	34.61
Creve Coeur	18,276	22	831	282	65	14.08%	116.97
Chesterfield	47,864	57	840	870	55	2.09%	17.55
Webster Groves	23,177	23	1,008	275	84	0.69%	6.95
Lake St Louis	15,375	14	1,098	289	53	2.06%	22.62
O Fallon	85,040	71	1,198	1,013	84	3.90%	46.71
Ladue	8,597	4	2,149	92	93	4.61%	99.08
Ballwin	30,577	11	2,780	238	128	7.20%	200.14
* Ranked By Highest Rate of Violent Crime ** Comparing Median Home Prices for 12 Month Period Ended 4-30-2017 With the Prior 12 Month Period *** Index Computed by Multiplying Home Price Appreciation Rate by the Rate of Violent Crime - the higher the number the better							