DBK Realty LLC

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RELOCATION RESOURCE · MISSOURI & ILLINOIS

Relocating to St. Louis

…a newcomer's guide to the metro

Moving to St. Louis from out of town? Here's the lay of the land on both sides of the river, the local quirks newcomers ask about, and a step-by-step plan for buying a home from a distance.

2
states, one metro, joined by the Mississippi River

88
cities and towns in St. Louis County alone

1
team to help you compare them all



Compliments of DBK Realty · (636) 295-0608 · hello@dbkrealty.com

THE LAY OF THE LAND

Where people live

Greater St. Louis is a patchwork of distinct communities. Here's a quick tour. Our website has a page for each area.

St. Louis City

Brick bungalows, historic rowhouses, and loft living, close to major parks, museums, and stadiums.

Central County

Clayton, Kirkwood, and Webster Groves: walkable downtowns, tree-lined streets, historic homes, and a close-knit feel.

West County

Chesterfield and nearby: larger homes, newer construction, and plenty of shopping, dining, and parks.

South County

Established ranches, big parks, and quick access to I-55 and I-270.

St. Charles County

Fast-growing suburbs, new construction, and Missouri River wine country, west of the Missouri River.

Jefferson County

Established suburbs, newer subdivisions, and rural acreage south along I-55, with larger lots at approachable prices.

Illinois Metro East

Edwardsville, Belleville, O'Fallon, Collinsville, and Alton: historic downtowns, newer subdivisions, and quick trips across the river.

Farther out

Franklin, Lincoln, Warren, Crawford, St. Francois, and Ste. Genevieve counties: river towns, farmland, and room to breathe.

> **Explore every area online:** dbkrealty.com/areas has a page for each community, with typical homes, things to do, and what to check before you buy.

Areas I want to see

LOCAL KNOW-HOW

Things locals know

A few St. Louis quirks surprise almost every newcomer. Knowing them up front helps you compare homes and budget accurately.

The City and the County are separate

St. Louis City has been independent from St. Louis County since 1876. They have different governments, services, and taxes.

Dozens of small cities

St. Louis County has 88 municipalities, each with its own services, fees, and rules, including inspections before a home sells.

Earnings tax in the City

St. Louis City charges a 1% earnings tax on residents and on people who work in the city.

Vehicle tax in Missouri

Missouri charges an annual personal property tax on cars and trucks, based on a list you file with your county assessor.

School district lines

District boundaries don't always match city lines. Always check the exact address.

"Highway 40"

Locals still call I-64 by its old name. MetroLink light rail connects the airport, downtown, Clayton, and the Metro East.

Four real seasons

Hot, humid summers, spring storms, colorful falls, and winters with occasional snow and ice. Budget for both A/C and heat.

Two states, two sets of rules

Taxes, contracts, and closings differ in Missouri and Illinois. We'll walk you through the differences for any home you're considering.

Questions for our first call

YOUR RELOCATION PLAN

Buying from a distance

You can do most of the work before you ever set foot in town. Here's how our relocation clients usually do it:

1. **Start with a call**
   Tell us about your job location, commute, budget, schools, and lifestyle. We'll suggest areas to focus on.

2. **Get pre-approved**
   A local or national lender can pre-approve you remotely, so you know your budget and can move fast.

3. **Narrow the map**
   We'll send listings, neighborhood information, and commute times for each area on your list.

4. **Tour virtually, then in person**
   Live video tours help you rule homes out. Then plan a focused trip to see the top contenders.

5. **Make an offer and inspect**
   We can handle offers, inspections, and negotiations while you're still out of town.

6. **Close from anywhere**
   Many title companies can arrange a remote or mail-away signing if you can't be here for closing.

Your first month as a new resident

- [ ] Get your driver's license and register your vehicles in your new state
- [ ] Set up utilities. Our free Moving Checklist lists the main St. Louis-area providers
- [ ] Register to vote at your new address
- [ ] Enroll the kids in school, and confirm the district for your address
- [ ] In Illinois, apply for any homestead exemptions you qualify for

GETTING STARTED

Tell us what you need

Fill this out before our first call, or just bring it to the conversation. It helps us zero in on the right areas fast.

MOVING TO ST. LOUIS?

We'll be your local guide.

DBK Realty helps people relocate to St. Louis from across the country, with virtual tours, neighborhood matching, and one point of contact on either side of the river.

(636) 295-0608

hello@dbkrealty.com

dbkrealty.com

324 Bailey Road, Suite 381

Crystal City, MO 63019

My move at a glance

WHERE I'LL WORK OR COMMUTE

TARGET MOVE DATE

BUDGET / PRE-APPROVAL AMOUNT

BEDROOMS, BATHROOMS, MUST-HAVES

SCHOOL NEEDS

AREAS I'M CURIOUS ABOUT

Important: This guide is general information compiled in November 2026. Taxes, school boundaries, municipal rules, and new-resident requirements vary by location and change over time. Check with the appropriate government office for your situation. DBK Realty is a real estate brokerage, and this is not legal or tax advice. If you are currently working with another real estate agent, this is not a solicitation of that relationship.

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