

Saint Joseph 38481

ZIP code · TN · Tennessee > Lawrence County

STRONG BUYER'S MARKET

\$71K

MEDIAN SALE PRICE

-27.9%

1-YR CHANGE

14

SALES (12 MO)

\$150K

MEDIAN VALUE (AVM)

Market temperature

Strong buyer's market · 16 / 100



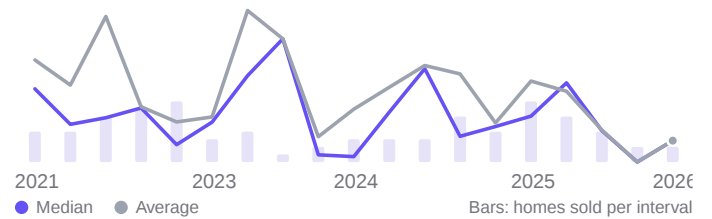
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

16 / 100

Sale prices

Median \$71K · Average \$71K

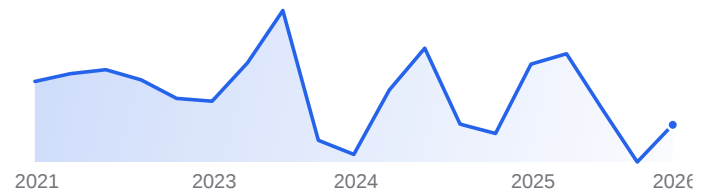
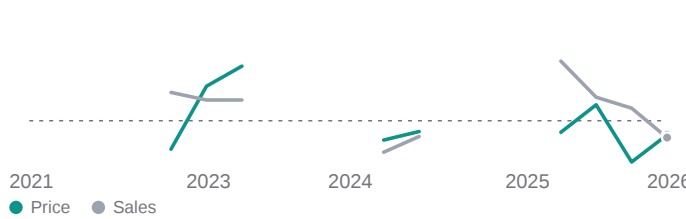


Growth (year over year)

Price -27.9% · Sales -33.3%

Price per square foot

\$55/ft²

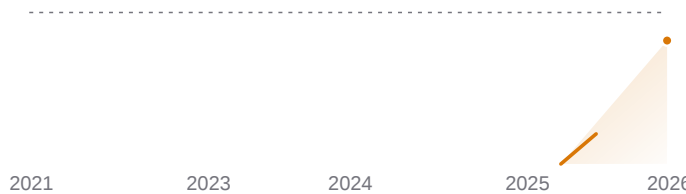


Sale premium vs estimated value

-0.5%

Annual turnover (share of homes sold)

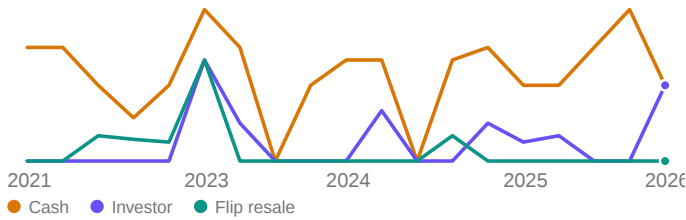
3.2%



BUYERS & OUTCOMES

Buyer mix

Cash 50% · Investor 50% · Flip resale 0%



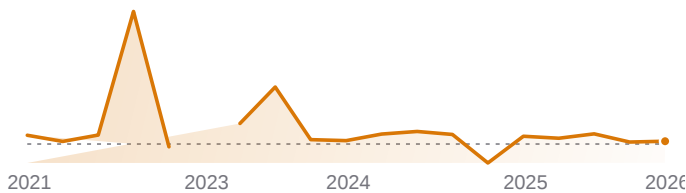
Sellers who sold at a gain

50%

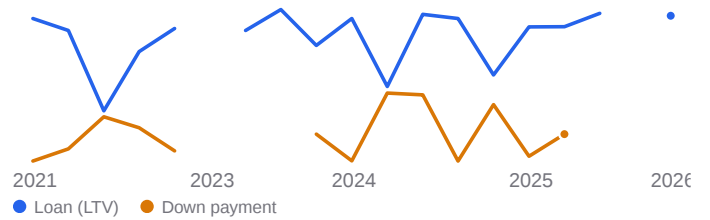


Median annualized return at resale

+2.7%

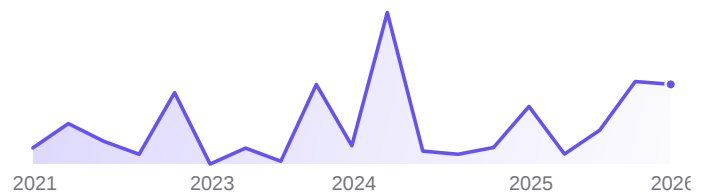


Financing (share of purchase price) Loan (LTV) 100% · Down payment 20%



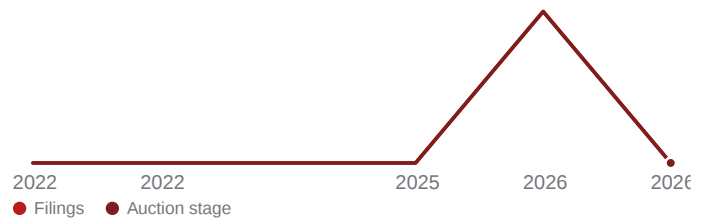
Typical hold before selling

18.9 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	442
Median value (AVM)	\$150K
Median size	1,387 ft²
Median year built	1972
Single family	79%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	75%
Underwater (LTV 125% or more)	3.7%
Owner occupied	69%
Company owned	3.0%
Median loan-to-value	13%
Typical ownership tenure	13.3 yrs

COMMUNITY

Population	663
Density	58 / mi²
Median household income	\$46K
Average household income	\$59K
Crime index (US avg 100)	170
Air pollution index (US avg 100)	123
Earthquake index (US avg 100)	59
Homes occupied	88%
Bachelor's or higher	9%
Poverty rate	13.7%
Unemployment	1.2%
Average temp	59°F
Annual precip	59 in
Sunshine	64%

Market metrics are derived from recorded arms-length deeds through April 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.