

Saint Joseph 49085

ZIP code · MI · Michigan > Berrien County

BALANCED MARKET

\$360K

MEDIAN SALE PRICE

+8.4%

1-YR CHANGE

389

SALES (12 MO)

\$351K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 59 / 100

Buyer's market

Balanced

Seller's market

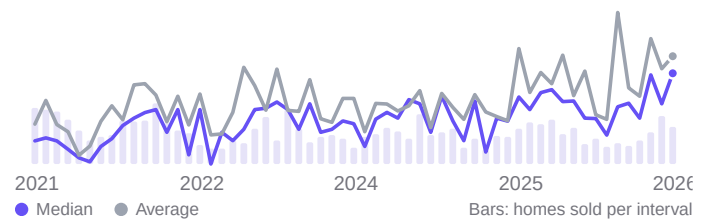
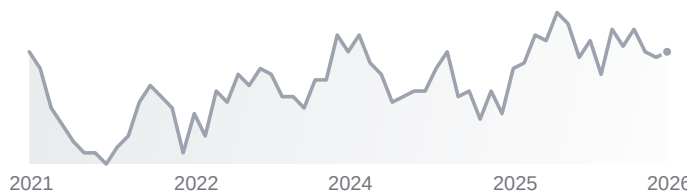
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

59 / 100

Sale prices

Median \$379K · Average \$409K

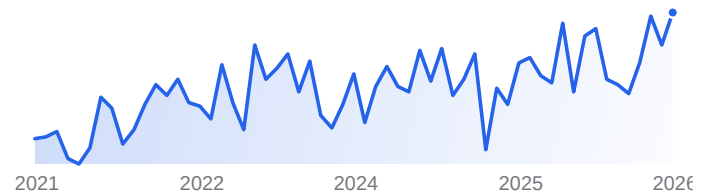
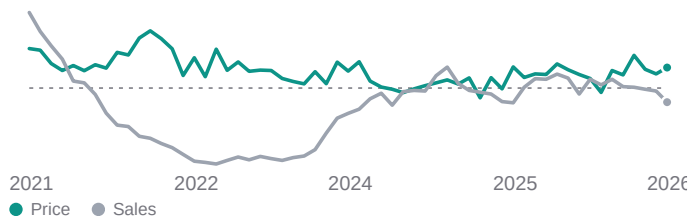


Growth (year over year)

Price +8.4% · Sales -5.8%

Price per square foot

\$240/ft²

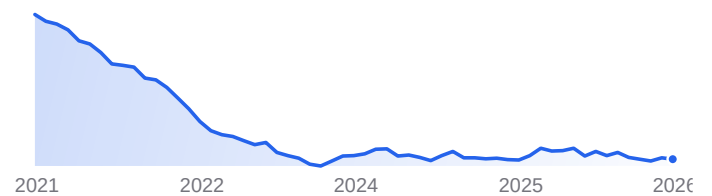
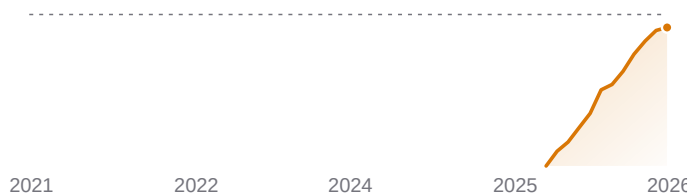


Sale premium vs estimated value

-0.4%

Annual turnover (share of homes sold)

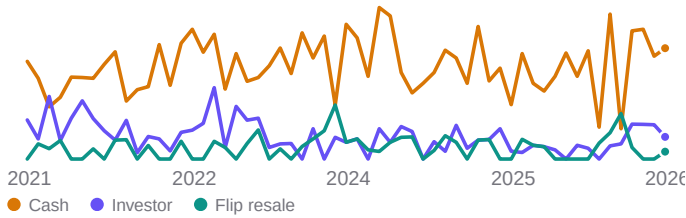
3.8%



BUYERS & OUTCOMES

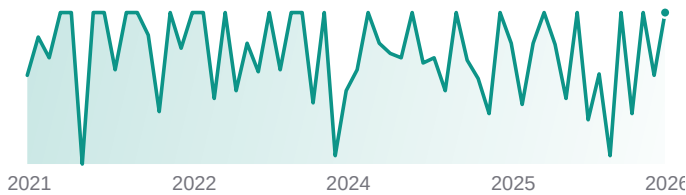
Buyer mix

Cash 37% · Investor 7.3% · Flip resale 2.4%



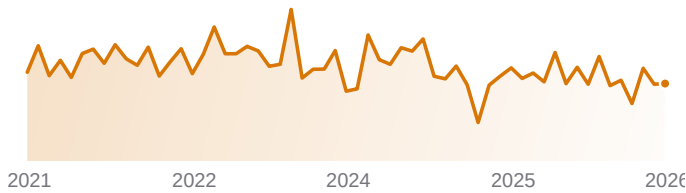
Sellers who sold at a gain

100%

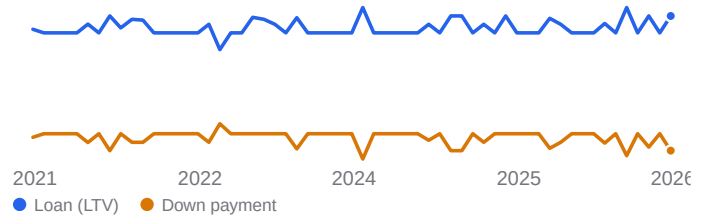


Median annualized return at resale

+6.0%

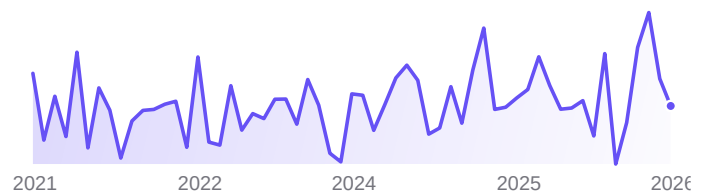


Financing (share of purchase price) Loan (LTV) 90% · Down payment 10%



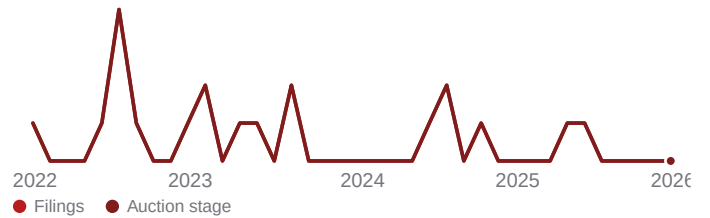
Typical hold before selling

5.0 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	10,343
Median value (AVM)	\$351K
Median size	1,658 ft²
Median bedrooms	3
Median year built	1964
Single family	90%
Condos	8.2%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	61%
Underwater (LTV 125% or more)	1.3%
Owner occupied	81%
Company owned	17%
Median loan-to-value	41%

Typical ownership tenure

14.7 yrs

COMMUNITY

Population	22,840
Density	887 / mi²
Median household income	\$94K
Average household income	\$118K
Crime index (US avg 100)	63
Air pollution index (US avg 100)	82
Earthquake index (US avg 100)	22
Homes occupied	89%
Bachelor's or higher	31%
Poverty rate	4.3%
Unemployment	1.4%
Average temp	49°F
Annual precip	37 in
Sunshine	46%

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.