

Saint Joseph 64503

ZIP code · MO · Missouri > Buchanan County

SELLER'S MARKET

\$198K

MEDIAN SALE PRICE

78

SALES (12 MO)

\$163K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 79 / 100

Buyer's market

Balanced

Seller's market

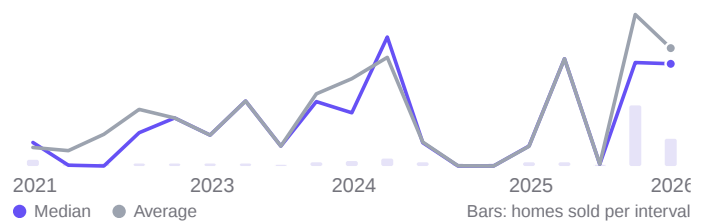
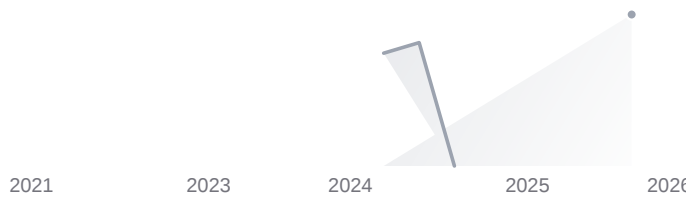
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

79 / 100

Sale prices

Median \$174K · Average \$197K

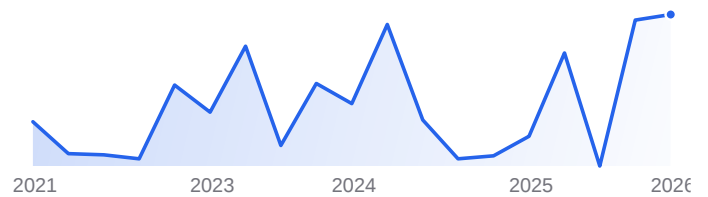


Growth (year over year)

Price -25.9% · Sales -56.3%

Price per square foot

\$160/ft²

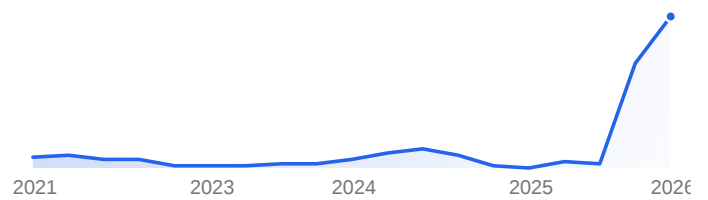
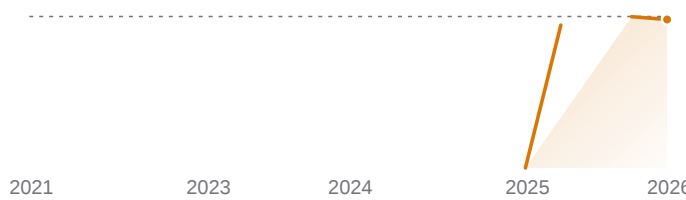


Sale premium vs estimated value

-1.3%

Annual turnover (share of homes sold)

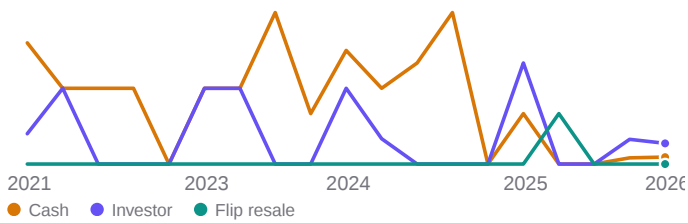
1.7%



BUYERS & OUTCOMES

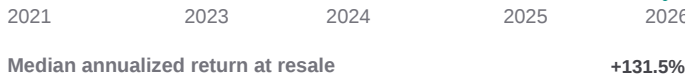
Buyer mix

Cash 4.5% · Investor 14% · Flip resale 0%



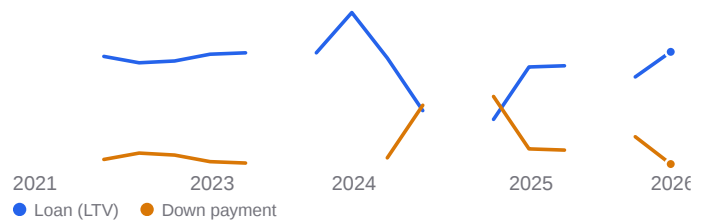
Sellers who sold at a gain

100%



Median annualized return at resale

Financing (share of purchase price) Loan (LTV) 99% · Down payment 1.0%



Typical hold before selling

2.0 yrs



Preforeclosure filings

Filings 2 · Auction stage 2

HOUSING STOCK

Homes	4,540
Median value (AVM)	\$163K
Median size	1,092 ft²
Median year built	1960
Single family	94%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	58%
Underwater (LTV 125% or more)	2.3%
Owner occupied	69%
Company owned	15%
Median loan-to-value	42%
Typical ownership tenure	11.9 yrs

COMMUNITY

Population	10,275
Density	1,055 / mi²
Median household income	\$61K
Average household income	\$75K
Crime index (US avg 100)	103
Air pollution index (US avg 100)	126
Earthquake index (US avg 100)	28
Homes occupied	90%
Bachelor's or higher	14%
Poverty rate	17.5%
Unemployment	1.2%
Average temp	53°F
Annual precip	37 in
Sunshine	56%

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