

Saint Joseph 64504

ZIP code · MO · Missouri > Buchanan County

SELLER'S MARKET

\$128K

MEDIAN SALE PRICE

+73.0%

1-YR CHANGE

54

SALES (12 MO)

\$118K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 76 / 100

Buyer's market

Balanced

Seller's market

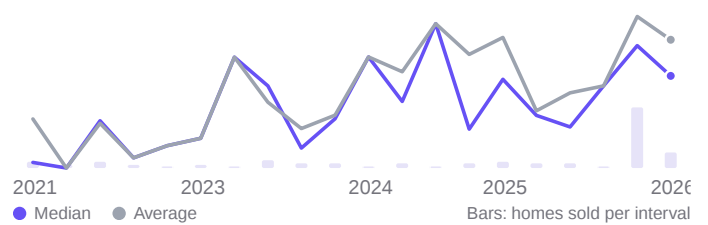
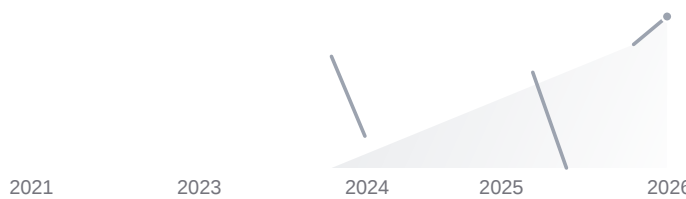
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

76 / 100

Sale prices

Median \$113K · Average \$146K

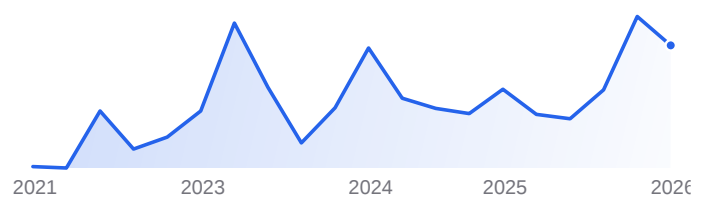
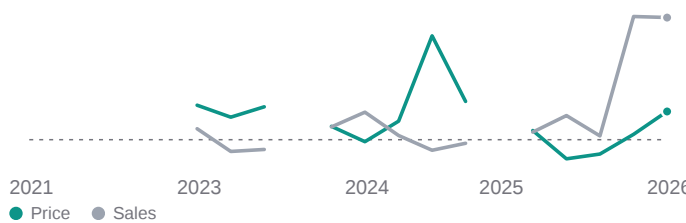


Growth (year over year)

Price +73.0% · Sales +315.4%

Price per square foot

\$121/ft²

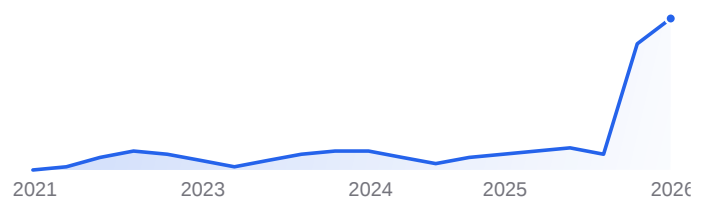


Sale premium vs estimated value

-5.8%

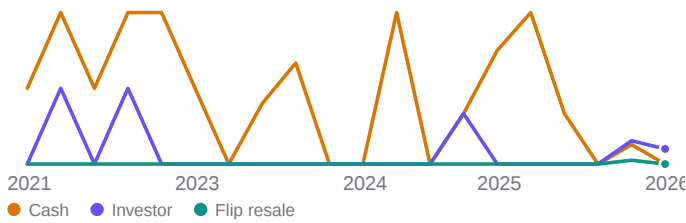
Annual turnover (share of homes sold)

1.3%



BUYERS & OUTCOMES

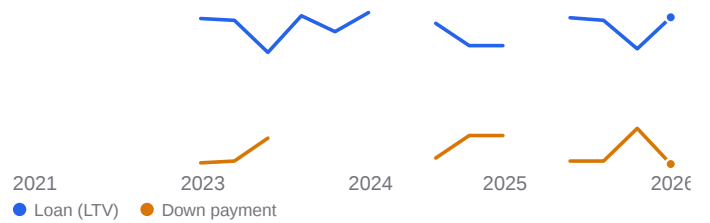
Buyer mix



Sellers who sold at a gain

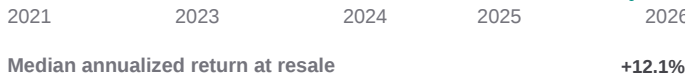
100%

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



Typical hold before selling

5.7 yrs



Median annualized return at resale



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	4,087
Median value (AVM)	\$118K
Median size	1,104 ft²
Median year built	1931
Single family	86%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	60%
Underwater (LTV 125% or more)	3.2%
Owner occupied	62%
Company owned	14%
Median loan-to-value	34%
Typical ownership tenure	12.9 yrs

COMMUNITY

Population	9,759
Density	205 / mi²
Median household income	\$52K
Average household income	\$66K
Crime index (US avg 100)	134
Air pollution index (US avg 100)	122
Earthquake index (US avg 100)	27
Homes occupied	87%
Bachelor's or higher	11%
Poverty rate	23.2%
Unemployment	1.1%
Average temp	54°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.