

Saint Paul 68873

ZIP code · NE · Nebraska > Howard County

BALANCED MARKET

\$162K

MEDIAN SALE PRICE

-15.4%

1-YR CHANGE

61

SALES (12 MO)

\$217K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 58 / 100



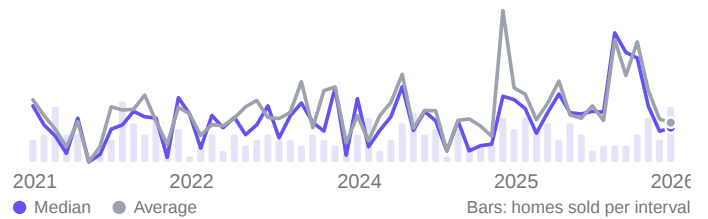
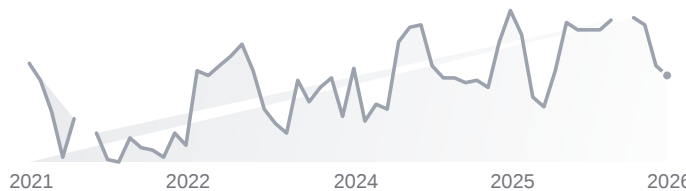
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

58 / 100

Sale prices

Median \$140K · Average \$159K

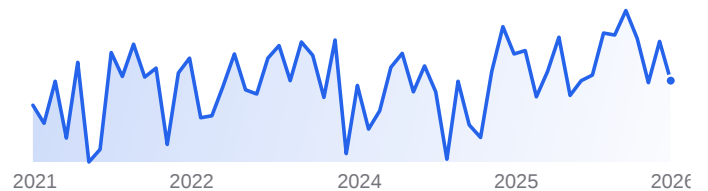
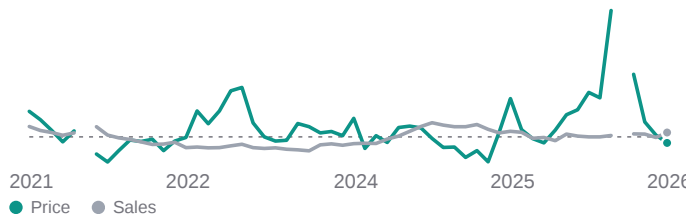


Growth (year over year)

Price -15.4% · Sales +10.9%

Price per square foot

\$124/ft²



Sale premium vs estimated value

-42.5%

Annual turnover (share of homes sold)

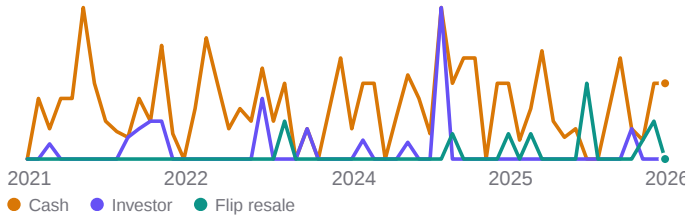
4.2%



BUYERS & OUTCOMES

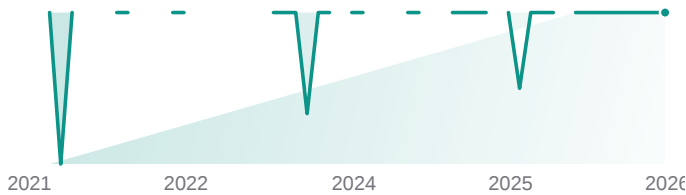
Buyer mix

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



Sellers who sold at a gain

100%

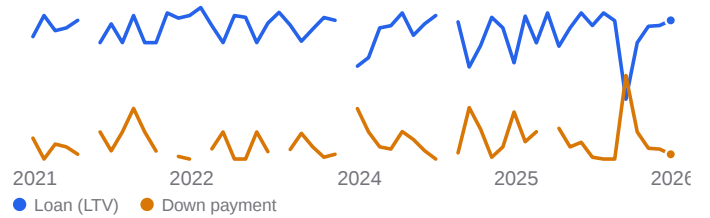


Median annualized return at resale

+12.8%

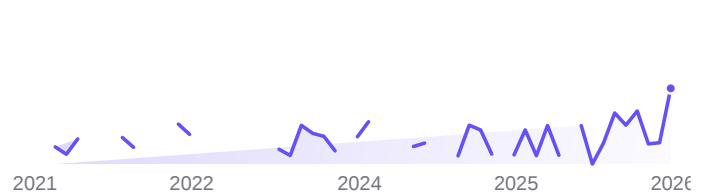


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



Typical hold before selling

7.8 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	1,440
Median value (AVM)	\$217K
Median size	1,425 ft²
Median bedrooms	3
Median year built	1970
Single family	74%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	57%
Underwater (LTV 125% or more)	5.9%
Owner occupied	77%
Company owned	11%
Median loan-to-value	44%
Typical ownership tenure	9.9 yrs

COMMUNITY

Population	3,450
Density	20 / mi ²
Median household income	\$69K
Average household income	\$82K
Crime index (US avg 100)	116
Air pollution index (US avg 100)	87
Earthquake index (US avg 100)	28
Homes occupied	94%
Bachelor's or higher	23%
Poverty rate	5.2%
Unemployment	0.8%
Average temp	50°F
Annual precip	26 in
Sunshine	66%

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.