

Joseph 97846

ZIP code · OR · Oregon · Wallowa County · Joseph

BUYER'S MARKET

\$528K

MEDIAN SALE PRICE

-26.2%

1-YR CHANGE

10

SALES (12 MO)

\$448K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 37 / 100



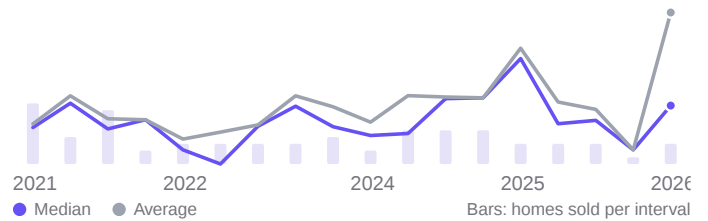
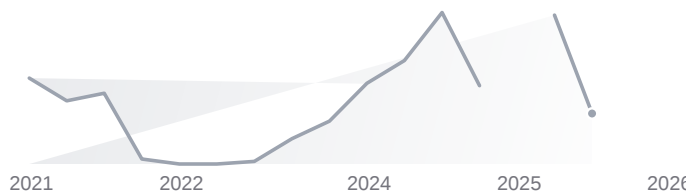
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

37 / 100

Sale prices

Median \$450K · Average \$915K

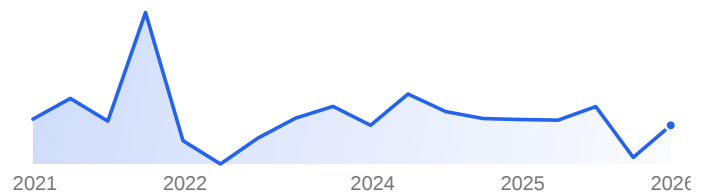
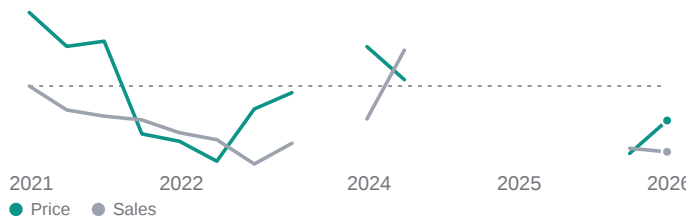


Growth (year over year)

Price -26.2% · Sales -50.0%

Price per square foot

\$252/ft²

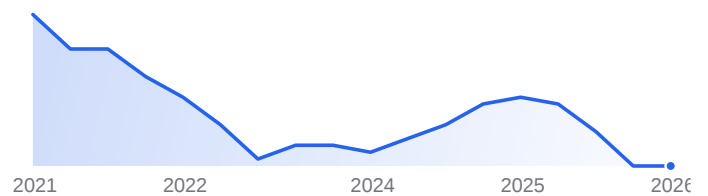
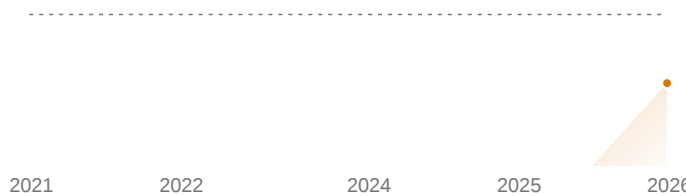


Sale premium vs estimated value

-2.8%

Annual turnover (share of homes sold)

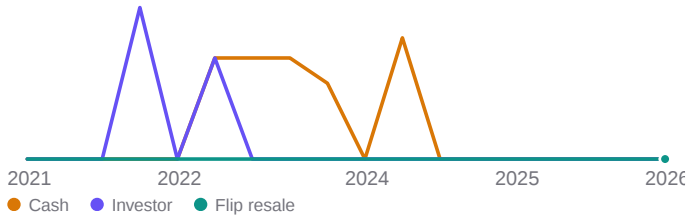
0.9%



BUYERS & OUTCOMES

Buyer mix

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



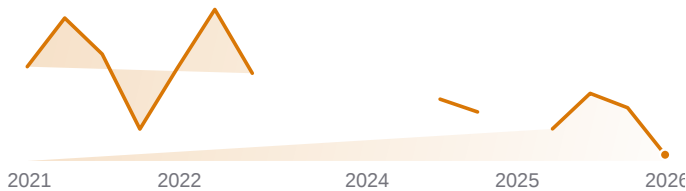
Sellers who sold at a gain

100%



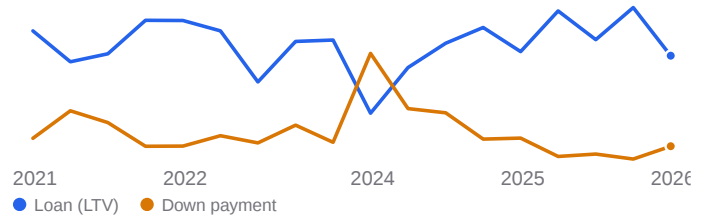
Median annualized return at resale

+1.1%



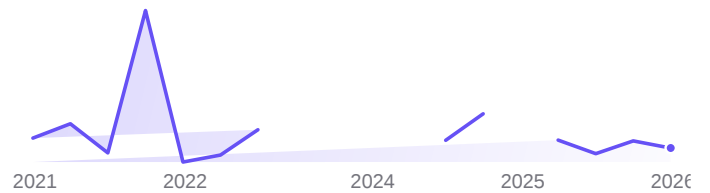
Financing (share of purchase price)

Loan (LTV) 68% · Down payment 10.0%



Typical hold before selling

4.2 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	1,168
Median value (AVM)	\$448K
Median size	1,281 ft²
Median bedrooms	3
Median year built	1984
Single family	87%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	70%
Underwater (LTV 125% or more)	1.7%
Owner occupied	34%
Company owned	24%
Median loan-to-value	34%
Typical ownership tenure	10.0 yrs

COMMUNITY

Population	2,391
Density	5 / mi²
Median household income	\$63K
Average household income	\$79K
Crime index (US avg 100)	140
Air pollution index (US avg 100)	116
Earthquake index (US avg 100)	91
Homes occupied	76%
Bachelor's or higher	21%
Poverty rate	7.2%
Unemployment	1.1%
Average temp	46°F
Annual precip	21 in
Sunshine	48%

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