

Elkhart County, IN

County · IN · Indiana

BUYER'S MARKET

\$263K

MEDIAN SALE PRICE

+9.3%

1-YR CHANGE

1,896

SALES (12 MO)

\$253K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 36 / 100



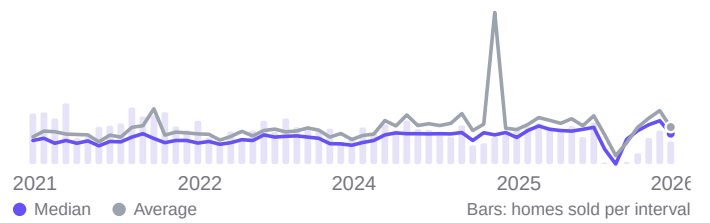
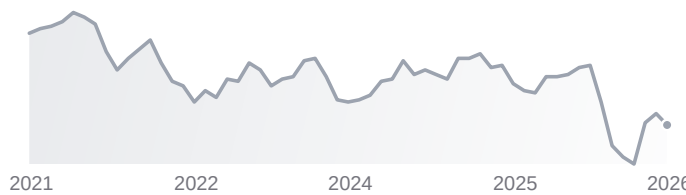
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

36 / 100

Sale prices

Median \$230K · Average \$260K

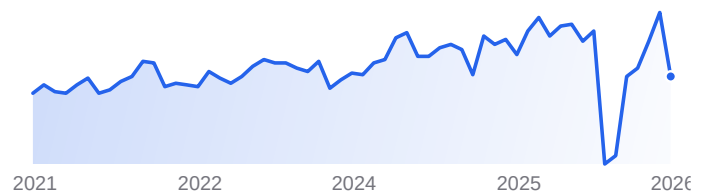
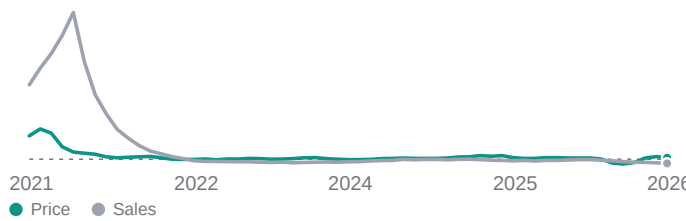


Growth (year over year)

Price +9.3% · Sales -26.7%

Price per square foot

\$139/ft²



Sale premium vs estimated value

-3.2%

Annual turnover (share of homes sold)

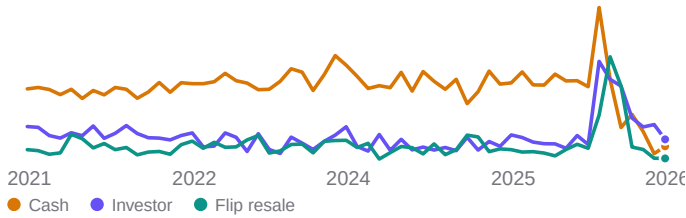
2.9%



BUYERS & OUTCOMES

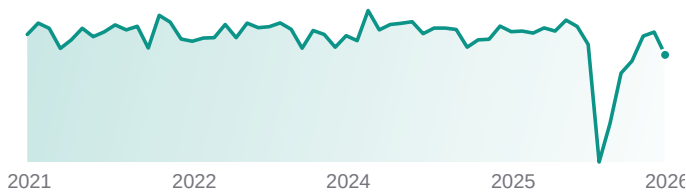
Buyer mix

Cash 8.4% · Investor 11% · Flip resale 3.9%



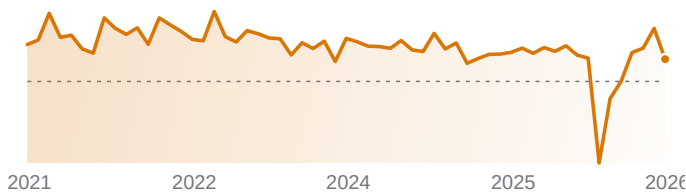
Sellers who sold at a gain

79%

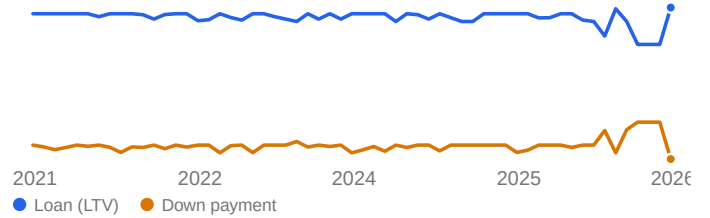


Median annualized return at resale

+4.9%

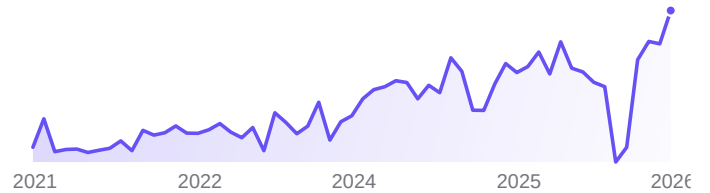


Financing (share of purchase price) Loan (LTV) 99% · Down payment 1.0%



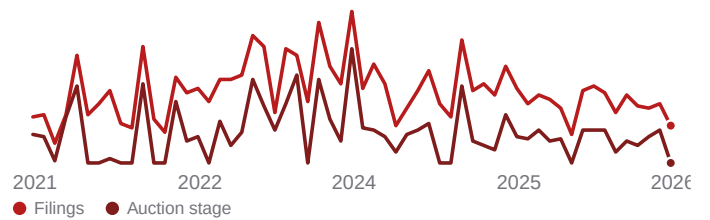
Typical hold before selling

3.8 yrs



Preforeclosure filings

Filings 17 · Auction stage 0



HOUSING STOCK

Homes	64,451
Median value (AVM)	\$253K
Median size	1,535 ft²
Median bedrooms	3
Median year built	1973
Single family	86%
Condos	0.5%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	58%
Underwater (LTV 125% or more)	1.7%
Owner occupied	86%
Company owned	11%
Median loan-to-value	44%

Typical ownership tenure

8.1 yrs

COMMUNITY

Population	207,695
Density	448 / mi²
Median household income	\$67K
Average household income	\$84K
Crime index (US avg 100)	92
Air pollution index (US avg 100)	89
Earthquake index (US avg 100)	25
Homes occupied	94%
Bachelor's or higher	13%
Poverty rate	12.5%
Unemployment	1.6%
Average temp	50°F
Annual precip	38 in
Sunshine	60%

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.