

St. Joseph County, IN

County · IN · Indiana

SELLER'S MARKET

\$280K

MEDIAN SALE PRICE

+30.8%

1-YR CHANGE

3,628

SALES (12 MO)

\$213K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 60 / 100



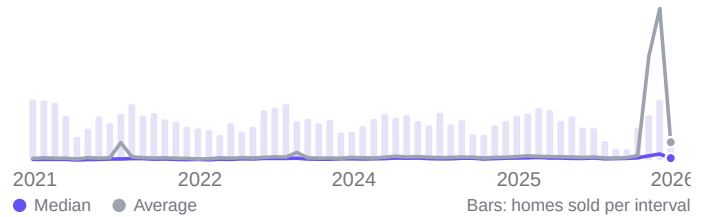
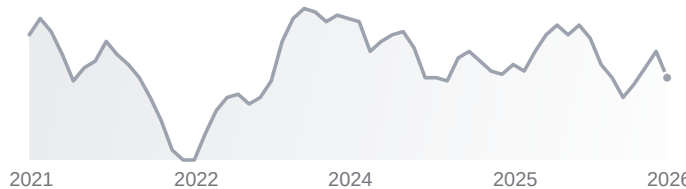
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

60 / 100

Sale prices

Median \$203K · Average \$775K

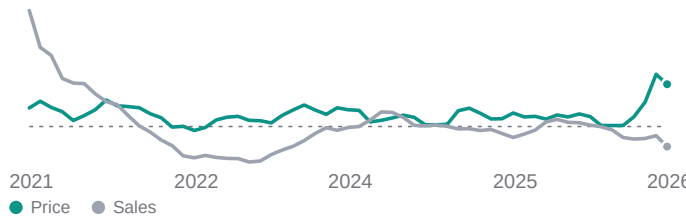


Growth (year over year)

Price +30.8% · Sales -14.6%

Price per square foot

\$160/ft²

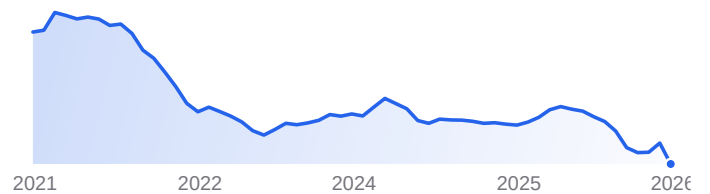


Sale premium vs estimated value

-4.1%

Annual turnover (share of homes sold)

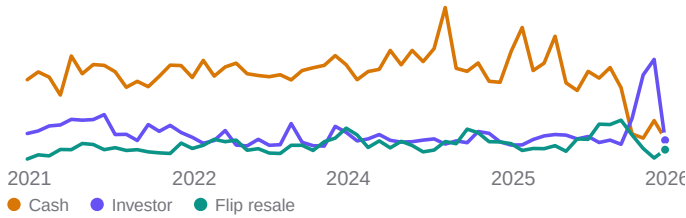
3.9%



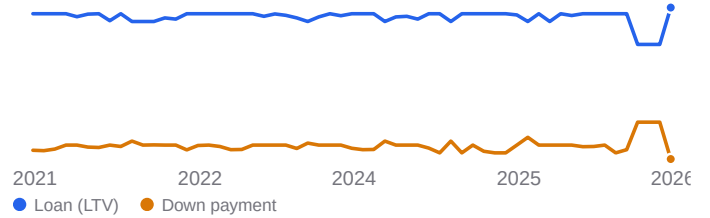
BUYERS & OUTCOMES

Buyer mix

Cash 11% · Investor 11% · Flip resale 7.1%

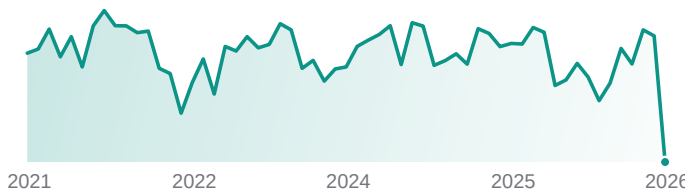


Financing (share of purchase price) Loan (LTV) 99% · Down payment 1.0%



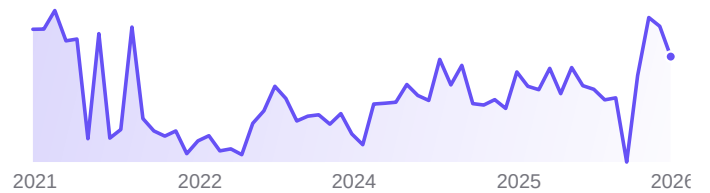
Sellers who sold at a gain

78%



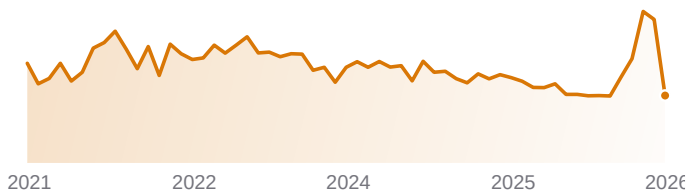
Typical hold before selling

3.8 yrs



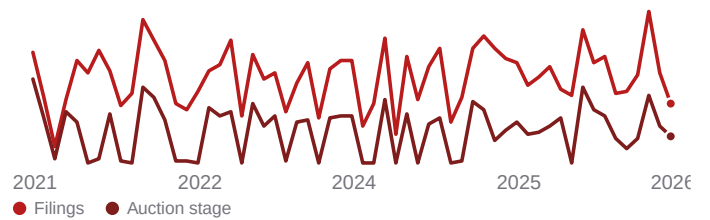
Median annualized return at resale

+6.7%



Preforeclosure filings

Filings 29 · Auction stage 13



HOUSING STOCK

Homes	93,269
Median value (AVM)	\$213K
Median size	1,424 ft²
Median bedrooms	3
Median year built	1958
Single family	92%
Condos	3.2%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	62%
Underwater (LTV 125% or more)	1.6%
Owner occupied	81%
Company owned	17%
Median loan-to-value	37%

Typical ownership tenure

9.6 yrs

COMMUNITY

Population	274,458
Density	600 / mi²
Median household income	\$63K
Average household income	\$86K
Crime index (US avg 100)	91
Air pollution index (US avg 100)	91
Earthquake index (US avg 100)	23
Homes occupied	91%
Bachelor's or higher	20%
Poverty rate	13.4%
Unemployment	1.4%
Average temp	50°F
Annual precip	40 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.