

Shelby County, IN

County · IN · Indiana

SELLER'S MARKET

\$235K

MEDIAN SALE PRICE

+17.0%

1-YR CHANGE

445

SALES (12 MO)

\$222K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 62 / 100

Buyer's market

Balanced

Seller's market

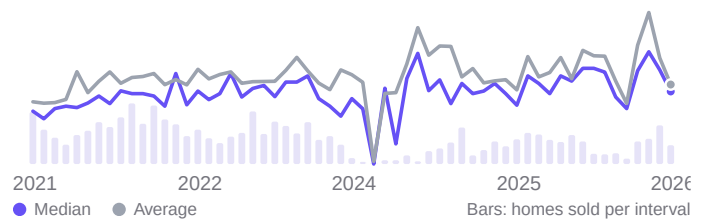
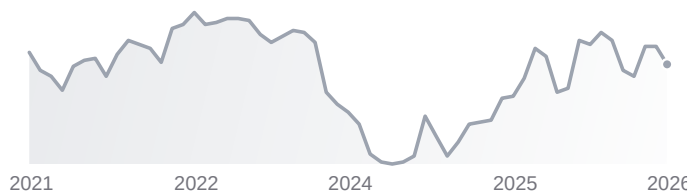
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

62 / 100

Sale prices

Median \$194K · Average \$208K

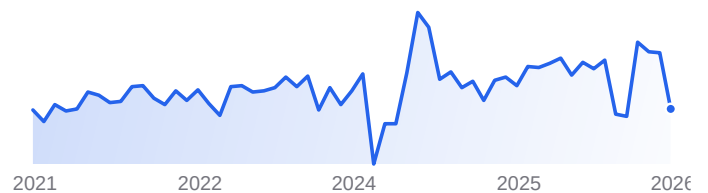
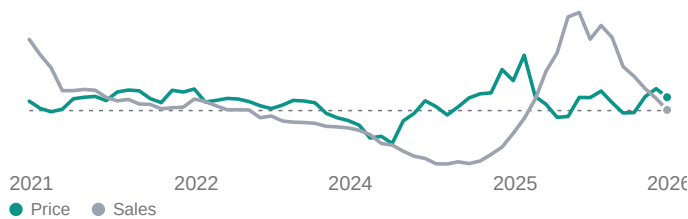


Growth (year over year)

Price +17.0% · Sales +0.7%

Price per square foot

\$112/ft²

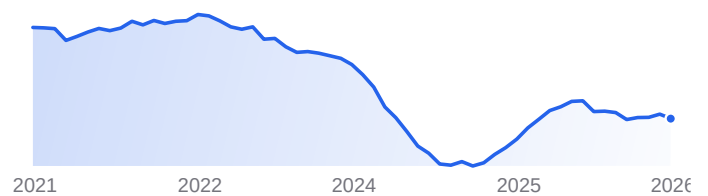


Sale premium vs estimated value

-2.5%

Annual turnover (share of homes sold)

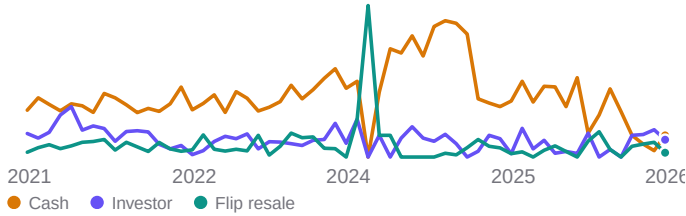
2.6%



BUYERS & OUTCOMES

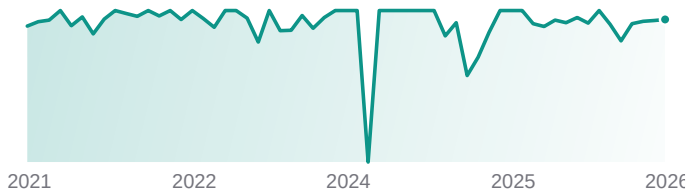
Buyer mix

Cash 14% · Investor 11% · Flip resale 2.9%



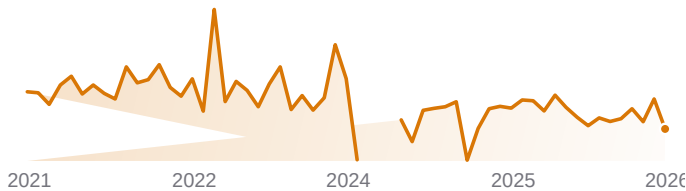
Sellers who sold at a gain

94%

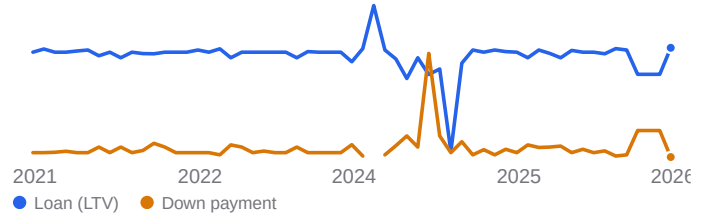


Median annualized return at resale

+4.5%

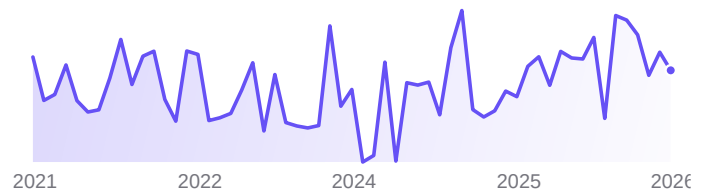


Financing (share of purchase price) Loan (LTV) 99% · Down payment 1.0%



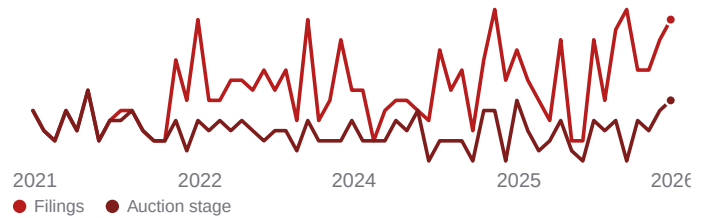
Typical hold before selling

4.4 yrs



Preforeclosure filings

Filings 14 · Auction stage 6



HOUSING STOCK

Homes	17,444
Median value (AVM)	\$222K
Median size	1,584 ft²
Median bedrooms	3
Median year built	1968
Single family	84%
Condos	1.8%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	59%
Underwater (LTV 125% or more)	2.6%
Owner occupied	80%
Company owned	17%
Median loan-to-value	41%

Typical ownership tenure

13.8 yrs

COMMUNITY

Population	45,851
Density	112 / mi²
Median household income	\$69K
Average household income	\$88K
Crime index (US avg 100)	108
Air pollution index (US avg 100)	120
Earthquake index (US avg 100)	37
Homes occupied	93%
Bachelor's or higher	15%
Poverty rate	14.7%
Unemployment	1.1%
Average temp	52°F
Annual precip	41 in
Sunshine	55%

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.