

Spencer County, IN

County · IN · Indiana

BALANCED MARKET

\$209K

MEDIAN SALE PRICE

+37.8%

1-YR CHANGE

207

SALES (12 MO)

\$204K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 45 / 100



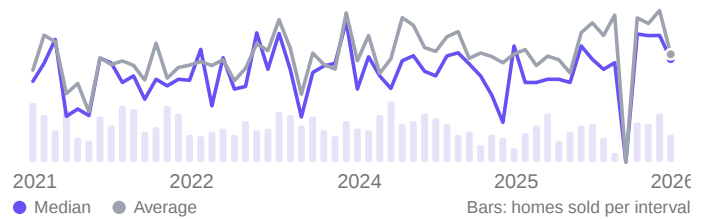
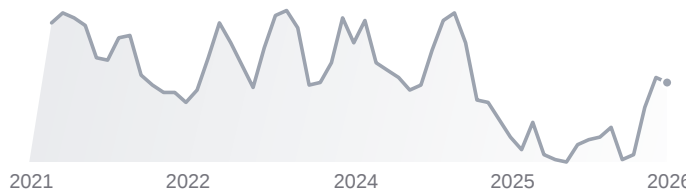
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

45 / 100

Sale prices

Median \$185K · Average \$193K

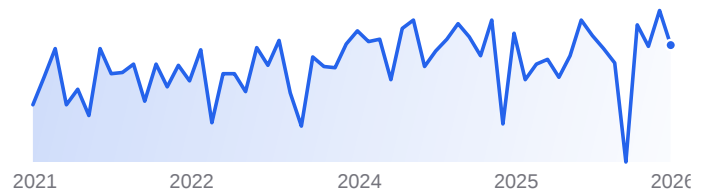
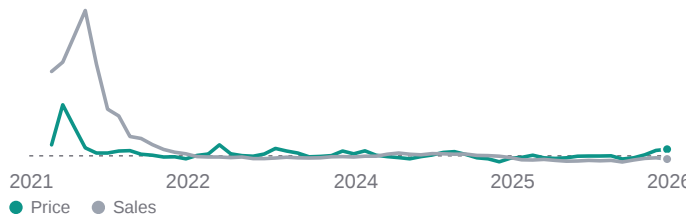


Growth (year over year)

Price +37.8% · Sales -18.2%

Price per square foot

\$134/ft²

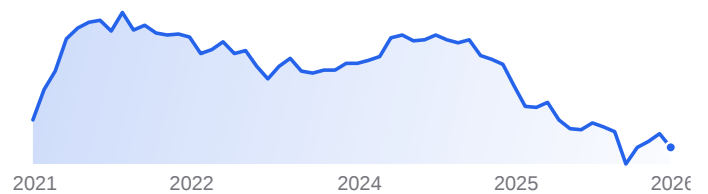


Sale premium vs estimated value

-6.2%

Annual turnover (share of homes sold)

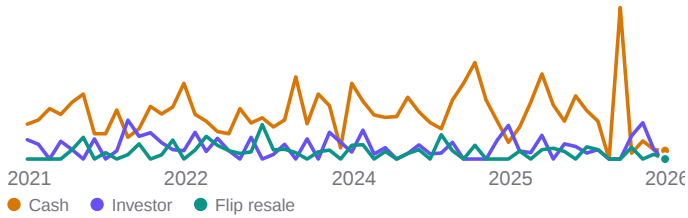
2.3%



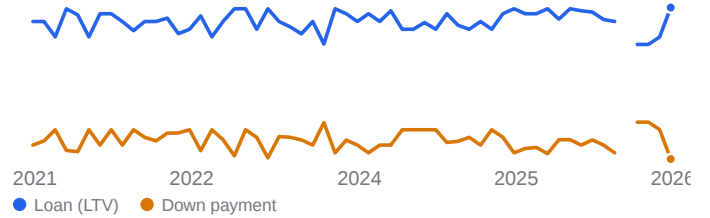
BUYERS & OUTCOMES

Buyer mix

Cash 5.6% · Investor 0% · Flip resale 0%

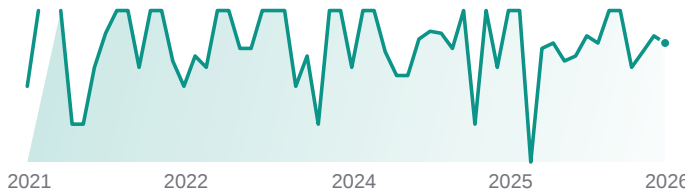


Financing (share of purchase price) Loan (LTV) 99% · Down payment 1.0%



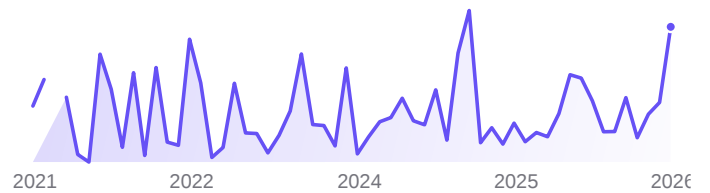
Sellers who sold at a gain

86%



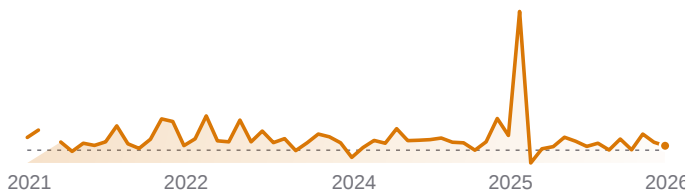
Typical hold before selling

9.1 yrs



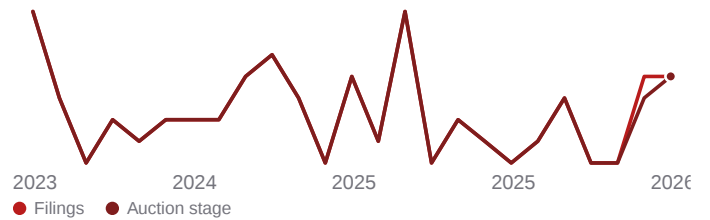
Median annualized return at resale

+3.7%



Preforeclosure filings

Filings 5 · Auction stage 5



HOUSING STOCK

Homes	9,057
Median value (AVM)	\$204K
Median size	1,560 ft²
Median bedrooms	3
Median year built	1979
Single family	63%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	61%
Underwater (LTV 125% or more)	3.3%
Owner occupied	81%
Company owned	10%
Median loan-to-value	33%
Typical ownership tenure	17.6 yrs

COMMUNITY

Population	20,318
Density	51 / mi²
Median household income	\$71K
Average household income	\$88K
Crime index (US avg 100)	107
Air pollution index (US avg 100)	97
Earthquake index (US avg 100)	103
Homes occupied	91%
Bachelor's or higher	13%
Poverty rate	6.4%
Unemployment	1.2%
Average temp	56°F
Annual precip	47 in
Sunshine	59%

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.