

# Steuben County, IN

County · IN · Indiana

SELLER'S MARKET

\$262K

MEDIAN SALE PRICE

+24.2%

1-YR CHANGE

557

SALES (12 MO)

\$297K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 79 / 100

Buyer's market

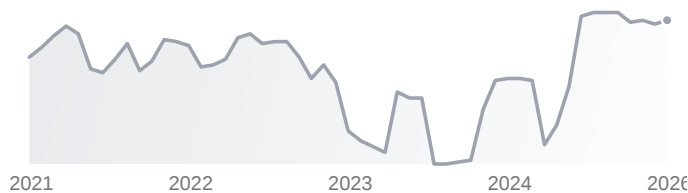
Balanced

Seller's market

## MARKET TRENDS (5 YEARS)

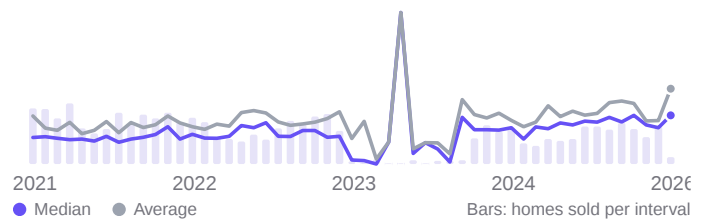
Market temperature (0-100)

79 / 100



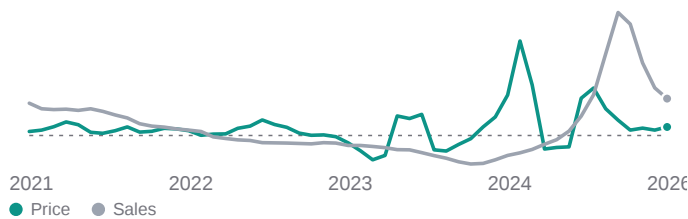
Sale prices

Median \$300K · Average \$440K



Growth (year over year)

Price +24.2% · Sales +104.8%



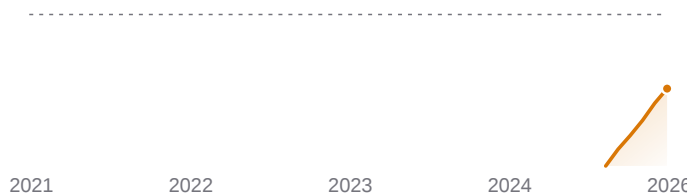
Price per square foot

\$167/ft²



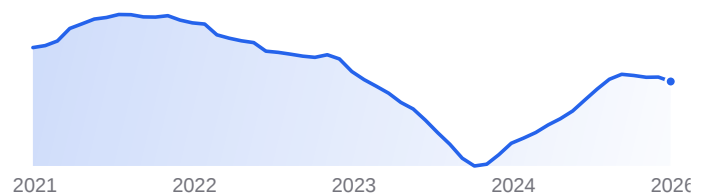
Sale premium vs estimated value

-1.8%



Annual turnover (share of homes sold)

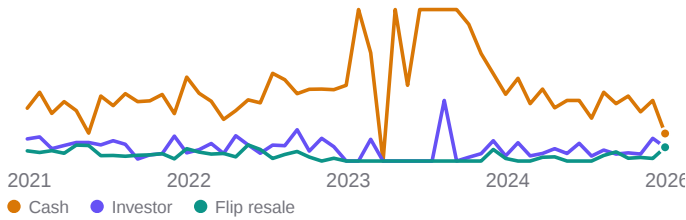
2.6%



## BUYERS & OUTCOMES

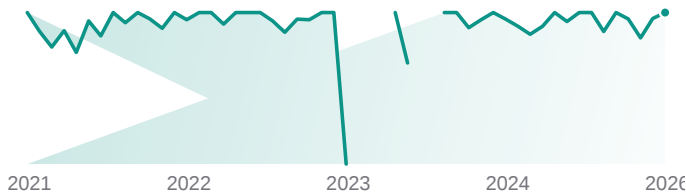
### Buyer mix

Cash 18% · Investor 9.1% · Flip resale 9.1%



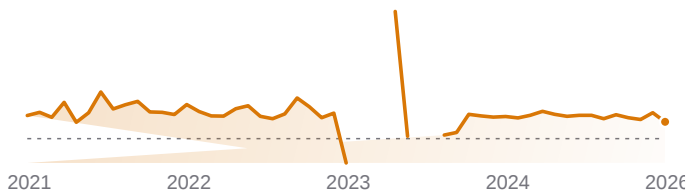
### Sellers who sold at a gain

100%

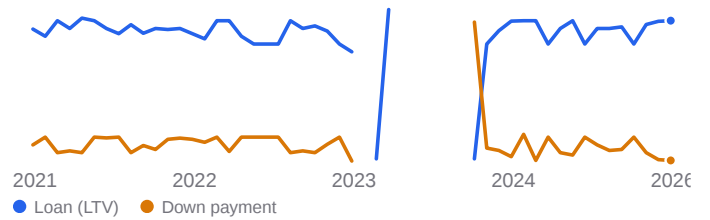


### Median annualized return at resale

+6.2%

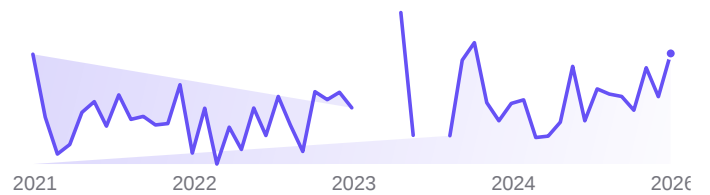


### Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



### Typical hold before selling

6.3 yrs



### Preforeclosure filings

Filings 2 · Auction stage 2



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 21,297    |
| Median value (AVM) | \$297K    |
| Median size        | 1,542 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1986      |
| Single family      | 67%       |
| Condos             | 0.8%      |

## EQUITY & OWNERSHIP

|                               |      |
|-------------------------------|------|
| Equity rich (LTV 50% or less) | 67%  |
| Underwater (LTV 125% or more) | 2.0% |
| Owner occupied                | 57%  |
| Company owned                 | 13%  |
| Median loan-to-value          | 32%  |

Typical ownership tenure

**17.9 yrs**

## COMMUNITY

|                                  |                             |
|----------------------------------|-----------------------------|
| Population                       | <b>35,082</b>               |
| Density                          | <b>114 / mi<sup>2</sup></b> |
| Median household income          | <b>\$70K</b>                |
| Average household income         | <b>\$94K</b>                |
| Crime index (US avg 100)         | <b>114</b>                  |
| Air pollution index (US avg 100) | <b>66</b>                   |
| Earthquake index (US avg 100)    | <b>32</b>                   |
| Homes occupied                   | <b>74%</b>                  |
| Bachelor's or higher             | <b>17%</b>                  |
| Poverty rate                     | <b>7.3%</b>                 |
| Unemployment                     | <b>1.2%</b>                 |
| Average temp                     | <b>49°F</b>                 |
| Annual precip                    | <b>37 in</b>                |
| Sunshine                         | <b>59%</b>                  |

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