

Carmel 46032

ZIP code · IN · Indiana > Hamilton County > Carmel

BALANCED MARKET

\$563K

MEDIAN SALE PRICE

-4.0%

1-YR CHANGE

675

SALES (12 MO)

\$559K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 50 / 100

Buyer's market

Balanced

Seller's market

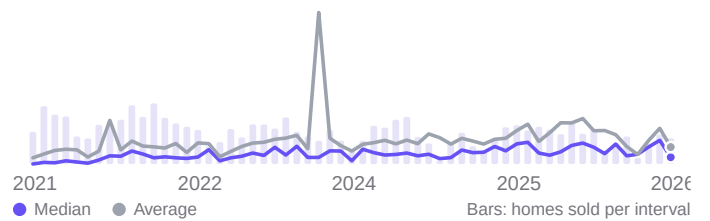
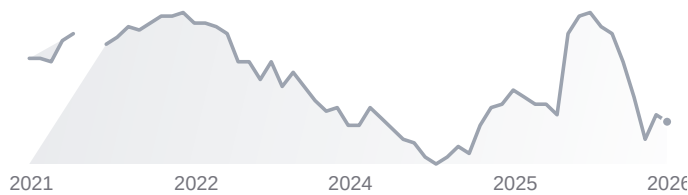
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

50 / 100

Sale prices

Median \$447K · Average \$577K

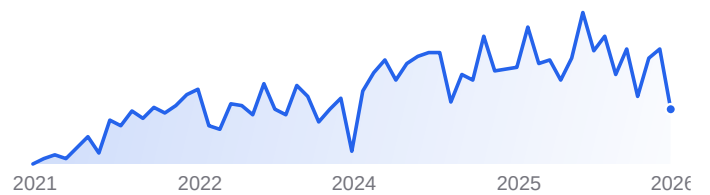
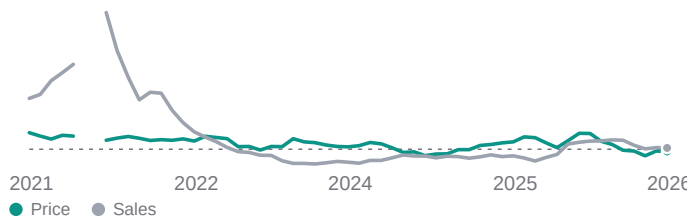


Growth (year over year)

Price -4.0% · Sales +2.3%

Price per square foot

\$189/ft²



Sale premium vs estimated value

-19.5%

Annual turnover (share of homes sold)

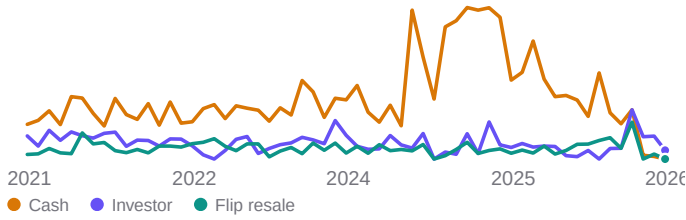
4.2%



BUYERS & OUTCOMES

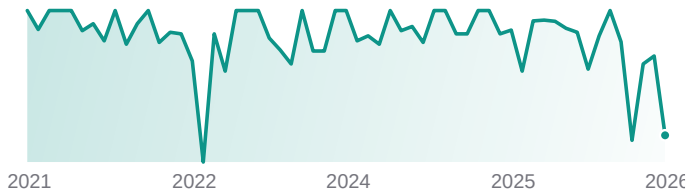
Buyer mix

Cash 0% · Investor 5.5% · Flip resale 0%



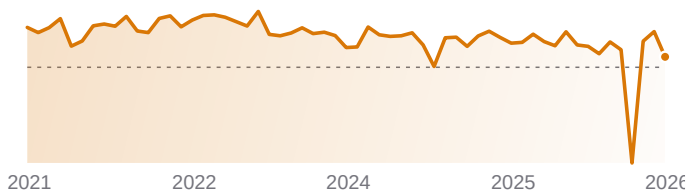
Sellers who sold at a gain

59%

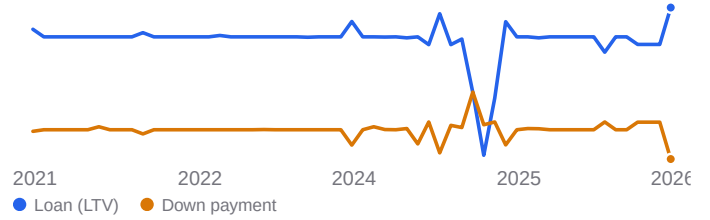


Median annualized return at resale

+2.5%

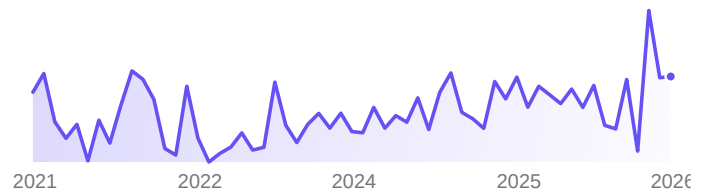


Financing (share of purchase price) Loan (LTV) 99% · Down payment 1.0%



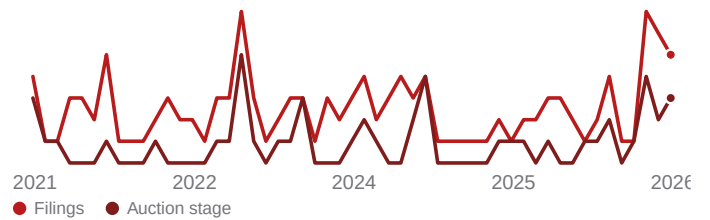
Typical hold before selling

3.9 yrs



Preforeclosure filings

Filings 5 · Auction stage 3



HOUSING STOCK

Homes	15,927
Median value (AVM)	\$559K
Median size	2,844 ft²
Median bedrooms	3
Median year built	1996
Single family	83%
Condos	14%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	57%
Underwater (LTV 125% or more)	1.5%
Owner occupied	88%
Company owned	15%
Median loan-to-value	45%

Typical ownership tenure

8.2 yrs

COMMUNITY

Population	57,172
Density	2,167 / mi²
Median household income	\$133K
Average household income	\$173K
Crime index (US avg 100)	94
Air pollution index (US avg 100)	103
Earthquake index (US avg 100)	36
Homes occupied	93%
Bachelor's or higher	42%
Poverty rate	4.4%
Unemployment	1.2%
Average temp	51°F
Annual precip	40 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.