

Middlebury 46540

ZIP code · IN · Indiana > Elkhart County > Middlebury

BUYER'S MARKET

\$336K

MEDIAN SALE PRICE

+4.6%

1-YR CHANGE

111

SALES (12 MO)

\$360K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 31 / 100



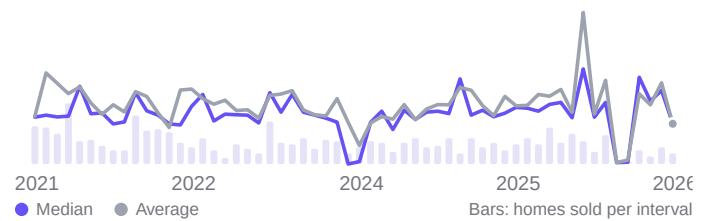
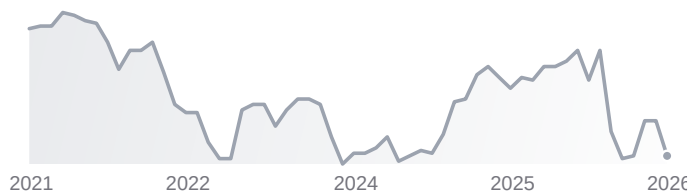
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

31 / 100

Sale prices

Median \$242K · Average \$241K

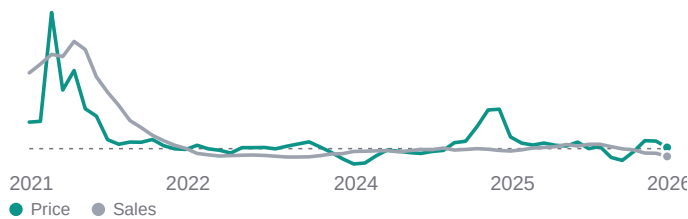


Growth (year over year)

Price +4.6% · Sales -32.7%

Price per square foot

\$115/ft²



Sale premium vs estimated value

-34.2%

Annual turnover (share of homes sold)

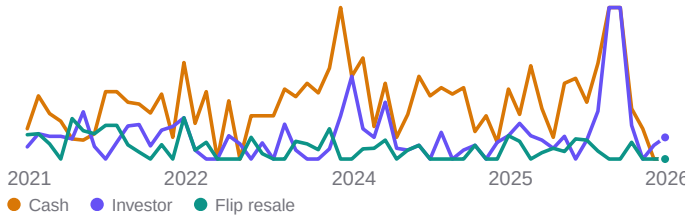
2.6%



BUYERS & OUTCOMES

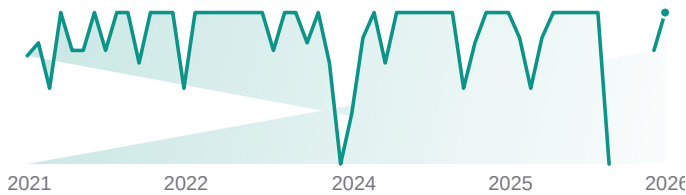
Buyer mix

Cash 0% · Investor 14% · Flip resale 0%



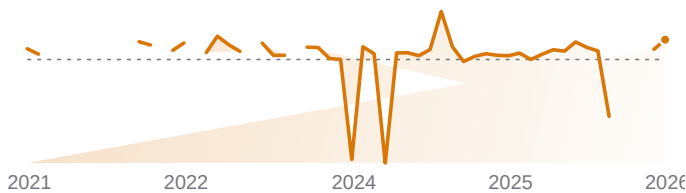
Sellers who sold at a gain

100%

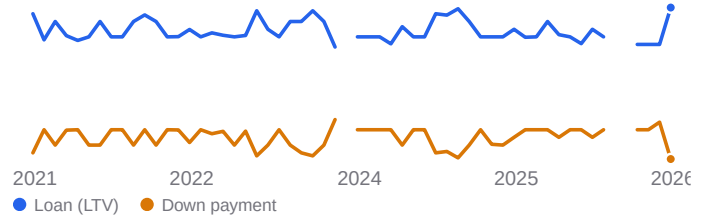


Median annualized return at resale

+13.3%

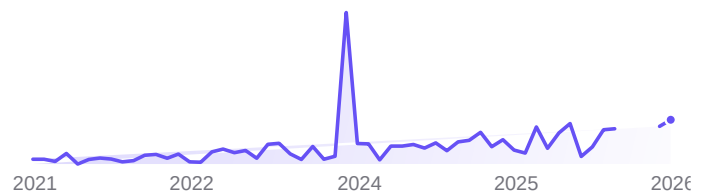


Financing (share of purchase price) Loan (LTV) 99% · Down payment 1.0%



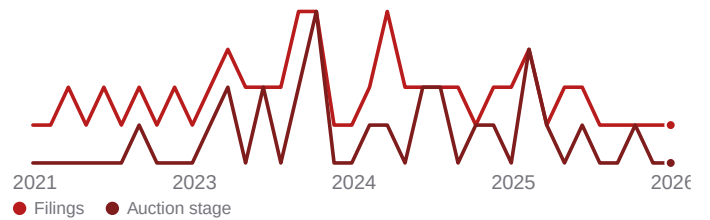
Typical hold before selling

4.5 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	4,305
Median value (AVM)	\$360K
Median size	1,792 ft²
Median bedrooms	3
Median year built	1990
Single family	75%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	60%
Underwater (LTV 125% or more)	2.9%
Owner occupied	84%
Company owned	19%
Median loan-to-value	40%
Typical ownership tenure	7.4 yrs

COMMUNITY

Population	13,113
Density	209 / mi²
Median household income	\$94K
Average household income	\$115K
Crime index (US avg 100)	57
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	27
Homes occupied	95%
Bachelor's or higher	13%
Poverty rate	5.8%
Unemployment	1.8%
Average temp	49°F
Annual precip	37 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.