

South Bend 46614

ZIP code · IN · Indiana > St. Joseph County > South Bend

SELLER'S MARKET

\$256K

MEDIAN SALE PRICE

+17.0%

1-YR CHANGE

459

SALES (12 MO)

\$223K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 66 / 100

Buyer's market

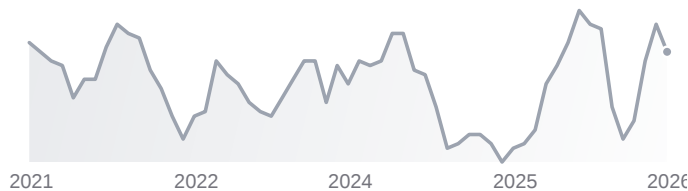
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

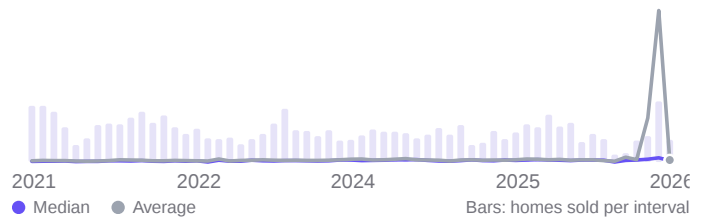
Market temperature (0–100)

66 / 100



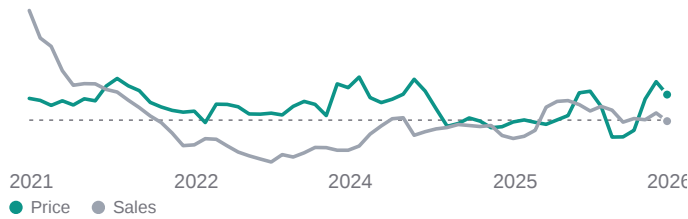
Sale prices

Median \$187K · Average \$218K



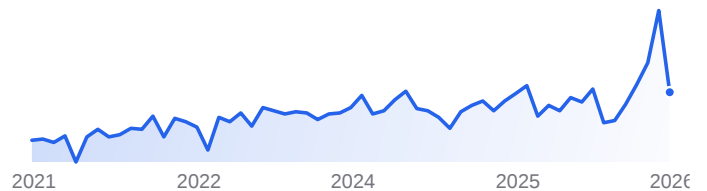
Growth (year over year)

Price +17.0% · Sales -0.6%



Price per square foot

\$161/ft²



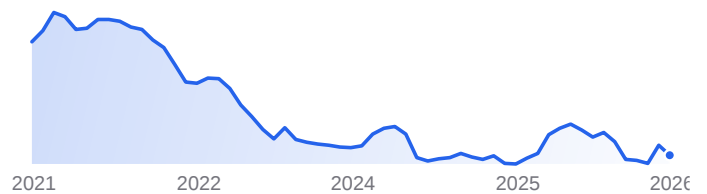
Sale premium vs estimated value

-6.2%



Annual turnover (share of homes sold)

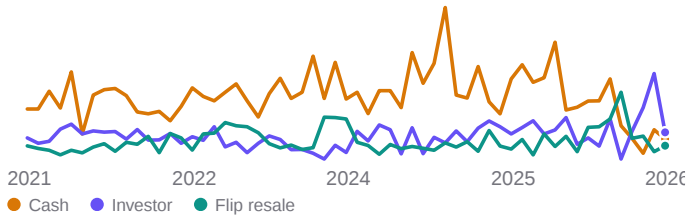
4.1%



BUYERS & OUTCOMES

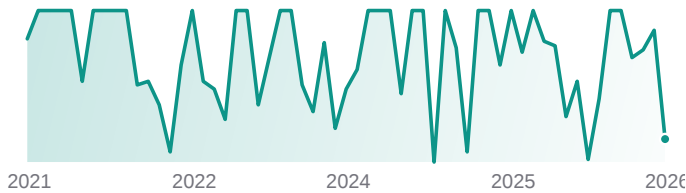
Buyer mix

Cash 10% · Investor 13% · Flip resale 6.7%



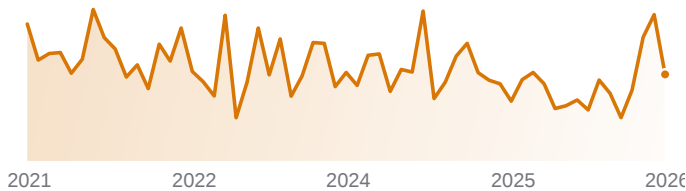
Sellers who sold at a gain

82%

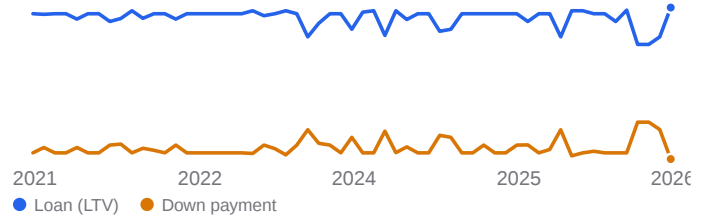


Median annualized return at resale

+8.4%



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



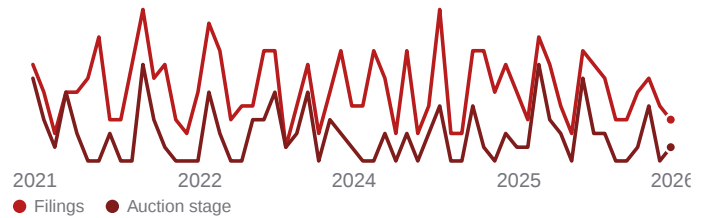
Typical hold before selling

3.3 yrs



Preforeclosure filings

Filings 3 · Auction stage 1



HOUSING STOCK

Homes	11,105
Median value (AVM)	\$223K
Median size	1,479 ft²
Median bedrooms	3
Median year built	1961
Single family	91%
Condos	5.6%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	59%
Underwater (LTV 125% or more)	1.5%
Owner occupied	89%
Company owned	15%
Median loan-to-value	41%

Typical ownership tenure

9.5 yrs

COMMUNITY

Population	29,552
Density	516 / mi²
Median household income	\$67K
Average household income	\$84K
Crime index (US avg 100)	90
Air pollution index (US avg 100)	91
Earthquake index (US avg 100)	25
Homes occupied	94%
Bachelor's or higher	19%
Poverty rate	10.3%
Unemployment	1.4%
Average temp	49°F
Annual precip	40 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.