

South Bend 46628

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

BALANCED MARKET

\$212K

MEDIAN SALE PRICE

+27.5%

1-YR CHANGE

427

SALES (12 MO)

\$165K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 55 / 100

Buyer's market

Balanced

Seller's market

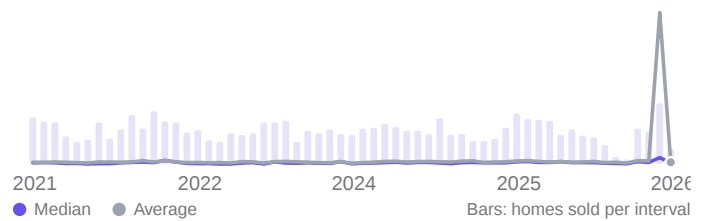
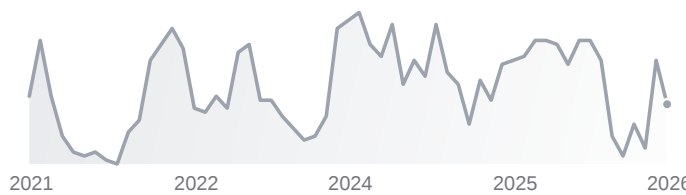
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

55 / 100

Sale prices

Median \$120K · Average \$148K

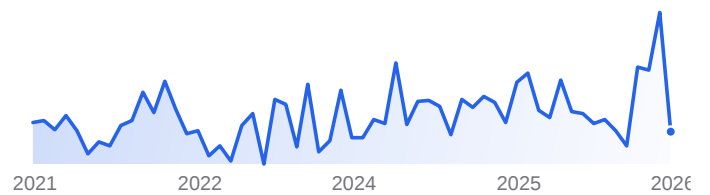
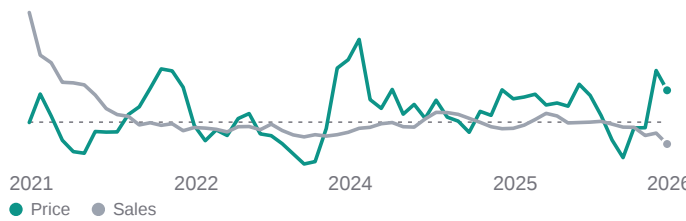


Growth (year over year)

Price +27.5% · Sales -18.8%

Price per square foot

\$90/ft²

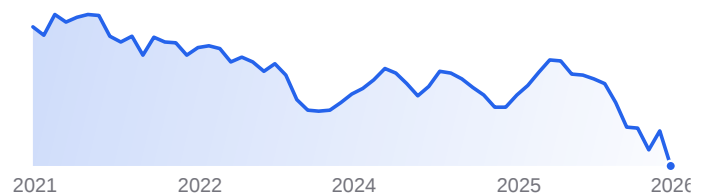


Sale premium vs estimated value

-17.4%

Annual turnover (share of homes sold)

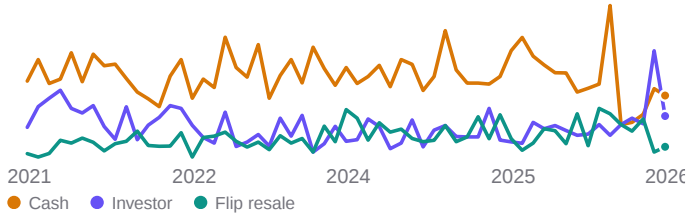
4.3%



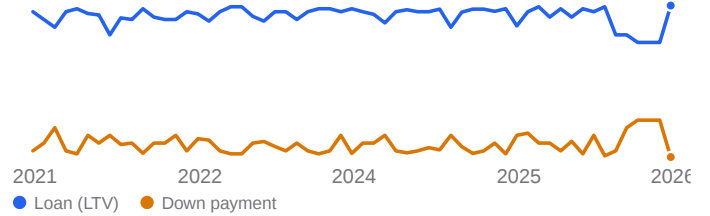
BUYERS & OUTCOMES

Buyer mix

Cash 32% · Investor 21% · Flip resale 5.3%

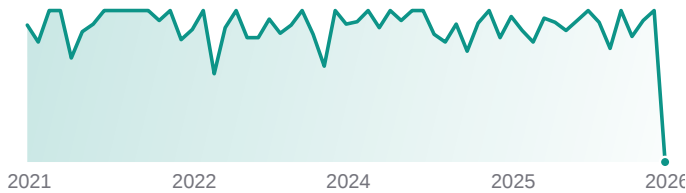


Financing (share of purchase price) Loan (LTV) 99% · Down payment 1.0%



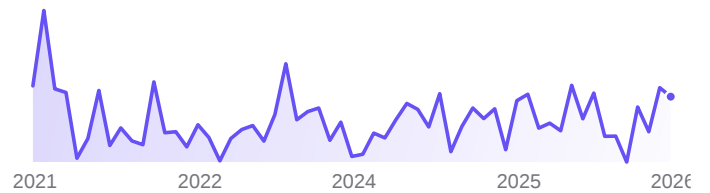
Sellers who sold at a gain

20%



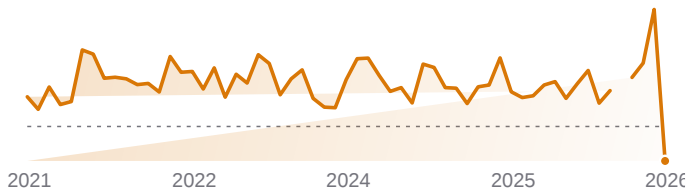
Typical hold before selling

4.0 yrs



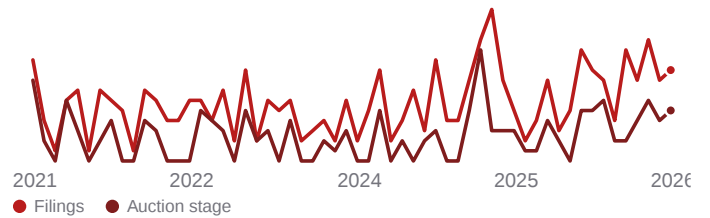
Median annualized return at resale

-8.2%



Preforeclosure filings

Filings 9 · Auction stage 5



HOUSING STOCK

Homes	10,047
Median value (AVM)	\$165K
Median size	1,288 ft²
Median bedrooms	3
Median year built	1955
Single family	96%
Condos	0.6%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	64%
Underwater (LTV 125% or more)	2.0%
Owner occupied	76%
Company owned	18%
Median loan-to-value	28%

Typical ownership tenure

8.9 yrs

COMMUNITY

Population	27,452
Density	753 / mi²
Median household income	\$59K
Average household income	\$72K
Crime index (US avg 100)	106
Air pollution index (US avg 100)	91
Earthquake index (US avg 100)	20
Homes occupied	91%
Bachelor's or higher	17%
Poverty rate	20.6%
Unemployment	1.3%
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.