

South Bend 46635

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

BUYER'S MARKET

\$270K

MEDIAN SALE PRICE

+1.8%

1-YR CHANGE

70

SALES (12 MO)

\$258K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 38 / 100



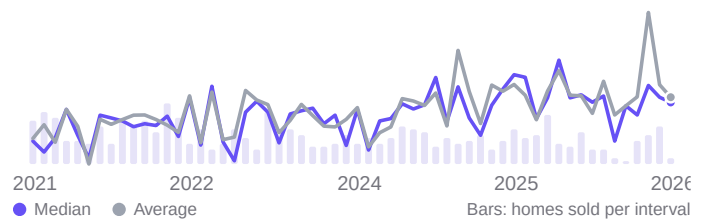
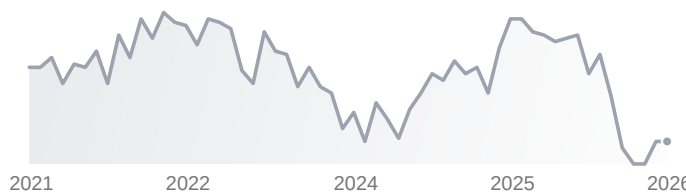
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

38 / 100

Sale prices

Median \$257K · Average \$266K

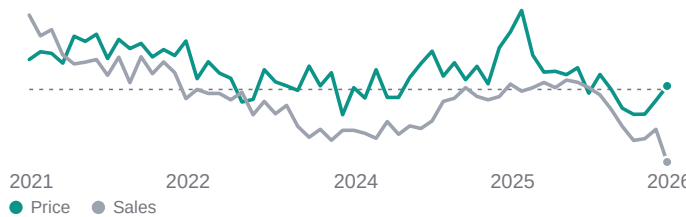


Growth (year over year)

Price +1.8% · Sales -37.5%

Price per square foot

\$78/ft²



Sale premium vs estimated value

-24.6%

Annual turnover (share of homes sold)

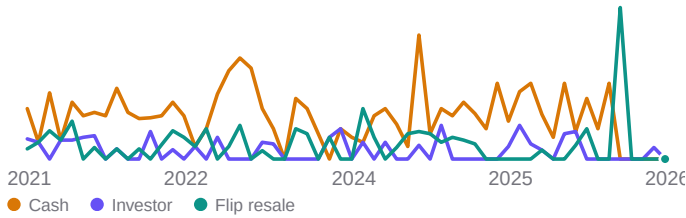
2.8%



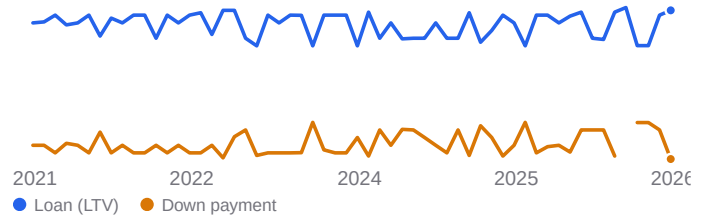
BUYERS & OUTCOMES

Buyer mix

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

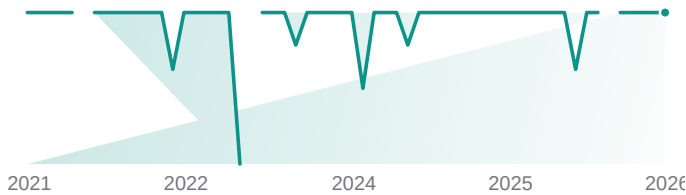


Financing (share of purchase price) Loan (LTV) 98% · Down payment 1.0%



Sellers who sold at a gain

100%



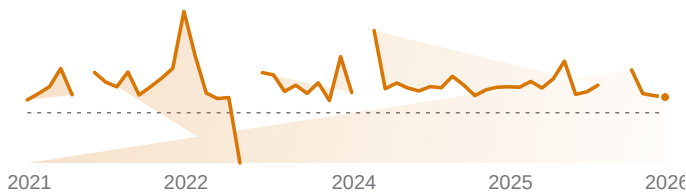
Typical hold before selling

5.1 yrs



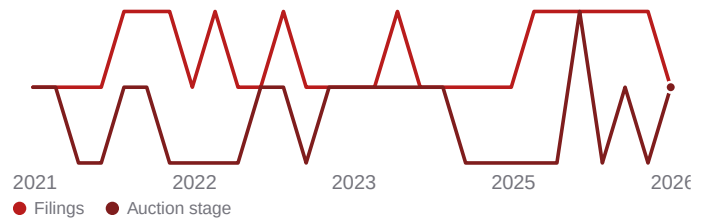
Median annualized return at resale

+4.6%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	2,482
Median value (AVM)	\$258K
Median size	1,562 ft²
Median bedrooms	3
Median year built	1962
Single family	98%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	64%
Underwater (LTV 125% or more)	0.7%
Owner occupied	88%
Company owned	15%
Median loan-to-value	40%
Typical ownership tenure	10.0 yrs

COMMUNITY

Population	6,611
Density	2,119 / mi²
Median household income	\$70K
Average household income	\$84K
Crime index (US avg 100)	81
Air pollution index (US avg 100)	91
Earthquake index (US avg 100)	28
Homes occupied	89%
Bachelor's or higher	20%
Poverty rate	7.6%
Unemployment	1.3%
Average temp	50°F
Annual precip	39 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.