

South Bend 46637

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

BUYER'S MARKET

\$270K

MEDIAN SALE PRICE

-2.9%

1-YR CHANGE

209

SALES (12 MO)

\$239K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 35 / 100



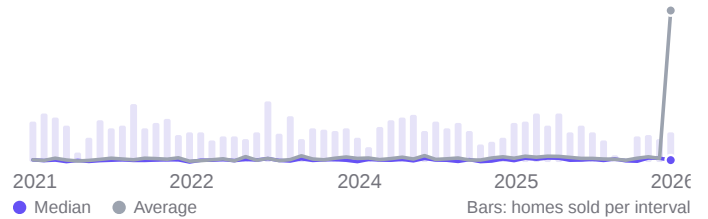
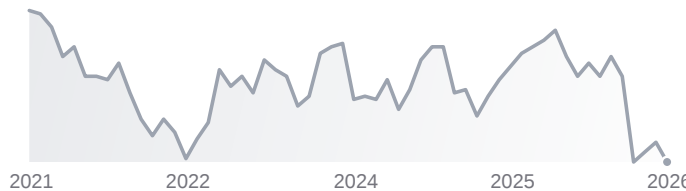
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

35 / 100

Sale prices

Median \$225K · Average \$5M

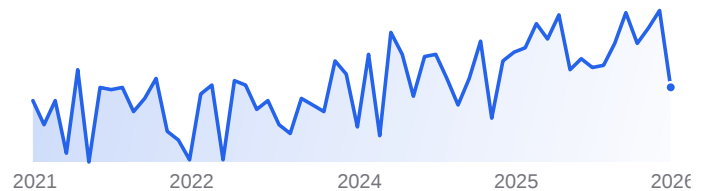
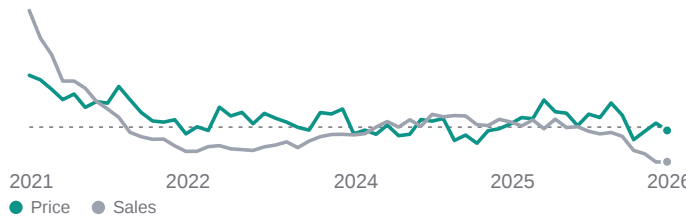


Growth (year over year)

Price -2.9% · Sales -29.9%

Price per square foot

\$160/ft²

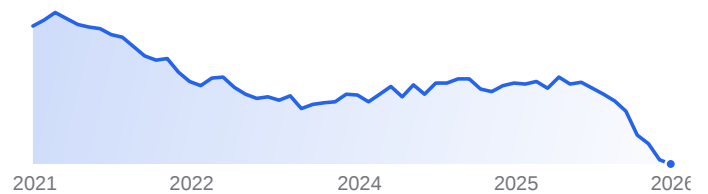


Sale premium vs estimated value

-12.2%

Annual turnover (share of homes sold)

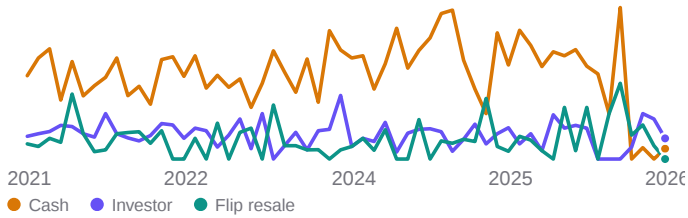
3.3%



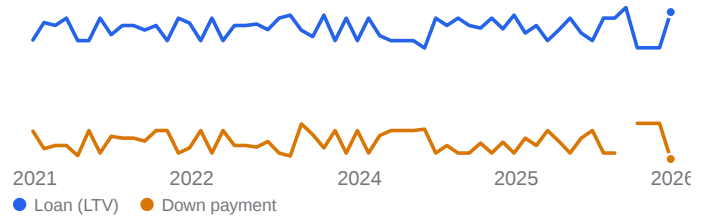
BUYERS & OUTCOMES

Buyer mix

Cash 4.5% · Investor 9.1% · Flip resale 0%

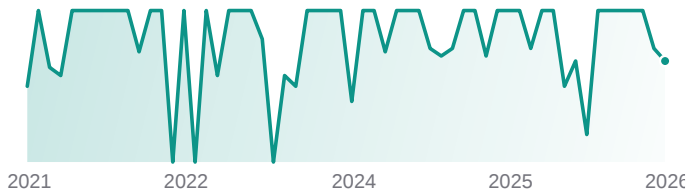


Financing (share of purchase price) Loan (LTV) 99% · Down payment 1.0%



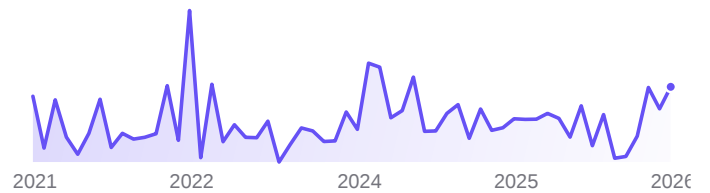
Sellers who sold at a gain

89%



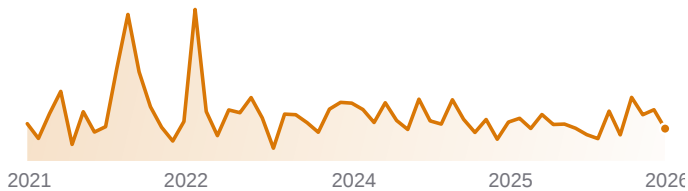
Typical hold before selling

5.2 yrs



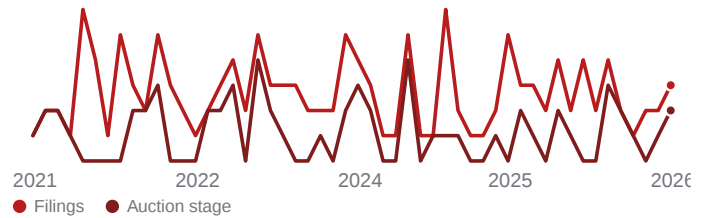
Median annualized return at resale

+5.9%



Preforeclosure filings

Filings 3 · Auction stage 2



HOUSING STOCK

Homes	6,269
Median value (AVM)	\$239K
Median size	1,432 ft²
Median bedrooms	3
Median year built	1969
Single family	80%
Condos	15%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	69%
Underwater (LTV 125% or more)	0.9%
Owner occupied	76%
Company owned	20%
Median loan-to-value	29%

Typical ownership tenure

8.9 yrs

COMMUNITY

Population	20,130
Density	1,927 / mi²
Median household income	\$75K
Average household income	\$92K
Crime index (US avg 100)	73
Air pollution index (US avg 100)	88
Earthquake index (US avg 100)	27
Homes occupied	86%
Bachelor's or higher	21%
Poverty rate	7.4%
Unemployment	1.4%
Average temp	50°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.