

Saint Joe 46785

ZIP code · IN · Indiana · DeKalb County

BALANCED MARKET

\$276K

MEDIAN SALE PRICE

+5.9%

1-YR CHANGE

13

SALES (12 MO)

\$254K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 42 / 100



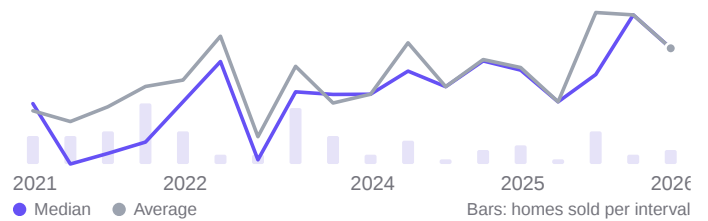
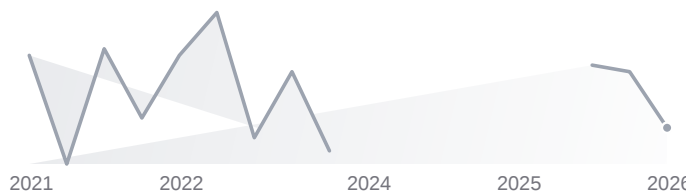
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

42 / 100

Sale prices

Median \$276K · Average \$276K

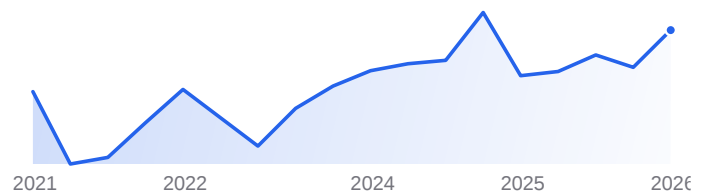
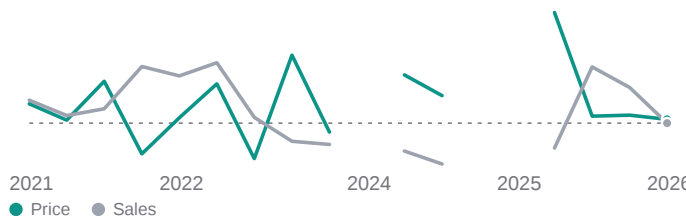


Growth (year over year)

Price +5.9% · Sales +0.0%

Price per square foot

\$170/ft²

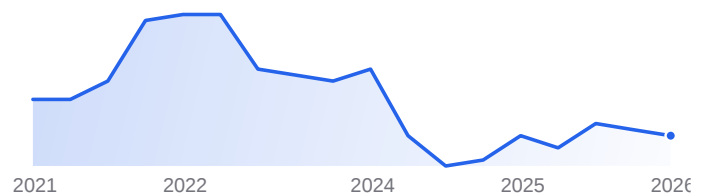


Sale premium vs estimated value

+14.6%

Annual turnover (share of homes sold)

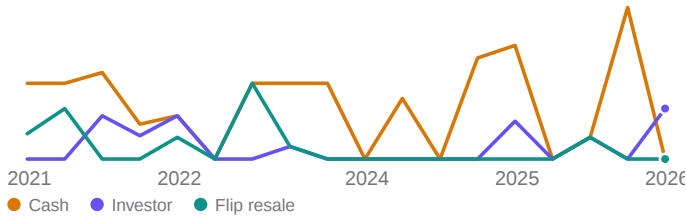
2.1%



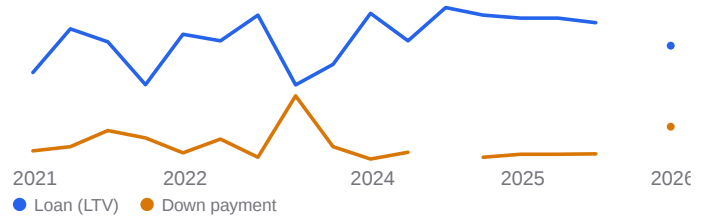
BUYERS & OUTCOMES

Buyer mix

Cash 0% · Investor 33% · Flip resale 0%

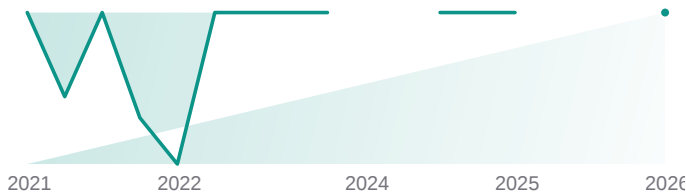


Financing (share of purchase price) Loan (LTV) 77% · Down payment 23%



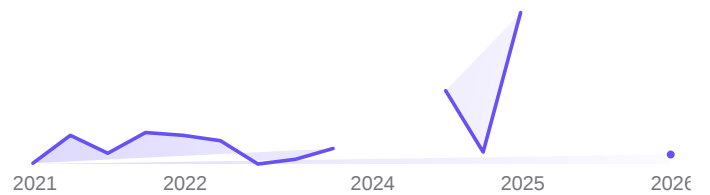
Sellers who sold at a gain

100%



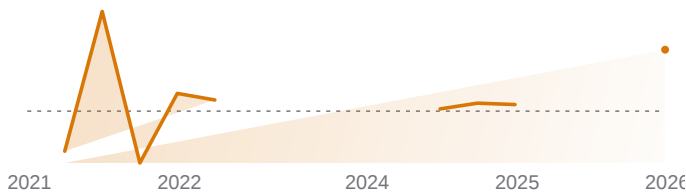
Typical hold before selling

1.4 yrs



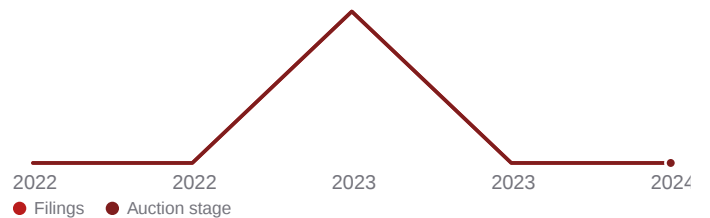
Median annualized return at resale

+41.7%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	608
Median value (AVM)	\$254K
Median size	1,690 ft²
Median bedrooms	3
Median year built	1975
Single family	65%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	61%
Underwater (LTV 125% or more)	5.0%
Owner occupied	74%
Company owned	8.1%
Median loan-to-value	39%
Typical ownership tenure	15.6 yrs

COMMUNITY

Population	1,552
Density	67 / mi²
Median household income	\$77K
Average household income	\$94K
Crime index (US avg 100)	143
Air pollution index (US avg 100)	83
Earthquake index (US avg 100)	33
Homes occupied	93%
Bachelor's or higher	10%
Poverty rate	3.7%
Unemployment	1.5%
Average temp	50°F
Annual precip	36 in
Sunshine	59%

Market metrics are derived from recorded arms-length deeds through April 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.