

Waterloo 46793

ZIP code · IN · Indiana > DeKalb County > Waterloo

BALANCED MARKET

\$120K

MEDIAN SALE PRICE

-38.1%

1-YR CHANGE

45

SALES (12 MO)

\$241K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 48 / 100



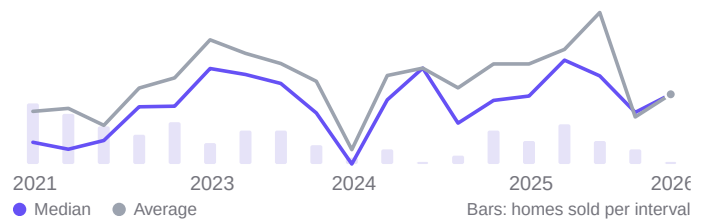
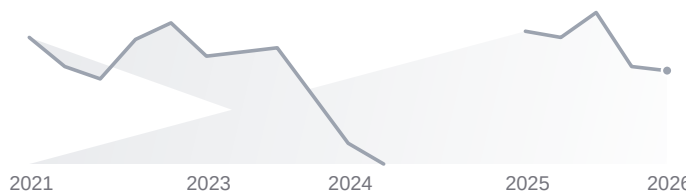
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

48 / 100

Sale prices

Median \$171K · Average \$171K

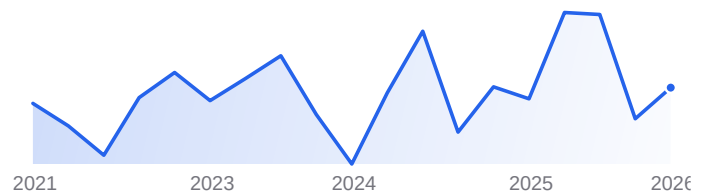
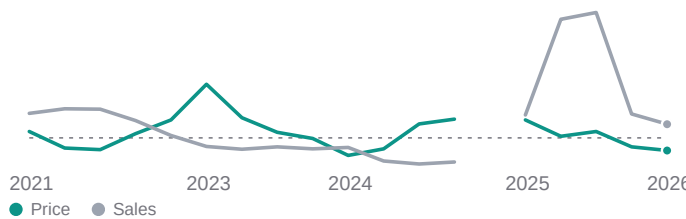


Growth (year over year)

Price -38.1% · Sales +40.6%

Price per square foot

\$106/ft²

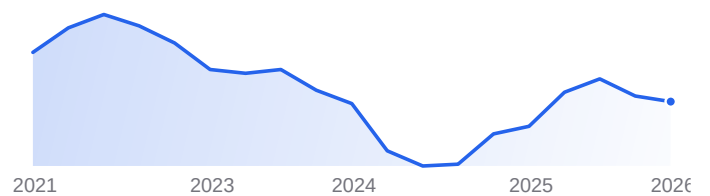


Sale premium vs estimated value

+63.5%

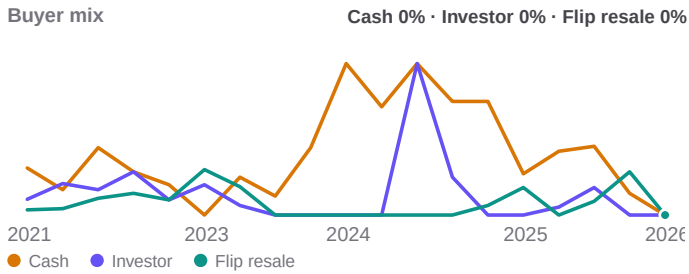
Annual turnover (share of homes sold)

2.8%

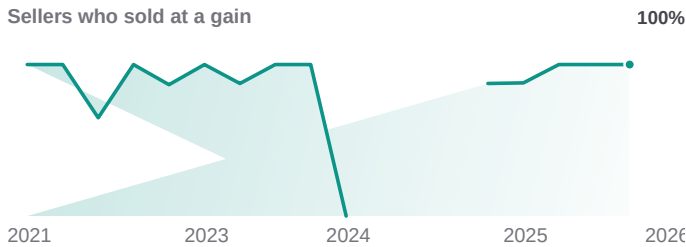


BUYERS & OUTCOMES

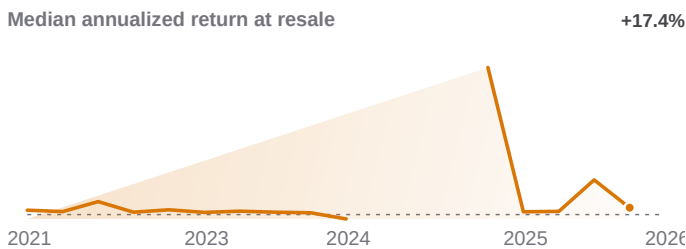
Buyer mix



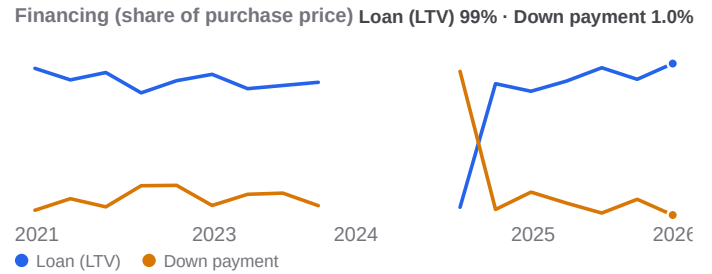
Sellers who sold at a gain



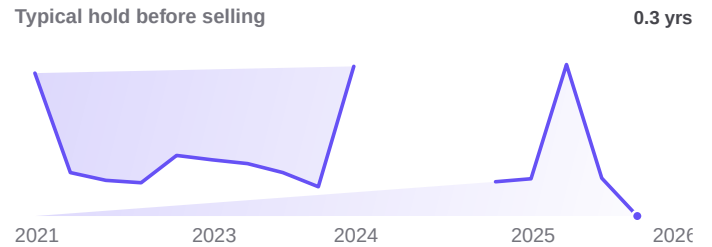
Median annualized return at resale



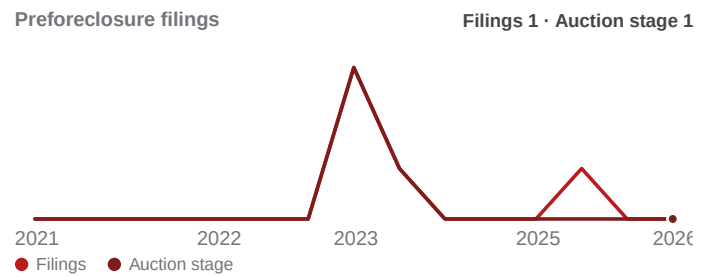
Financing (share of purchase price) Loan (LTV) 99% · Down payment 1.0%



Typical hold before selling



Preforeclosure filings



HOUSING STOCK

Homes	1,610
Median value (AVM)	\$241K
Median size	1,680 ft²
Median bedrooms	3
Median year built	1972
Single family	73%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	59%
Underwater (LTV 125% or more)	2.1%
Owner occupied	75%
Company owned	10%
Median loan-to-value	40%
Typical ownership tenure	15.7 yrs

COMMUNITY

Population	4,414
Density	74 / mi²
Median household income	\$78K
Average household income	\$102K
Crime index (US avg 100)	104
Air pollution index (US avg 100)	75
Earthquake index (US avg 100)	29
Homes occupied	88%
Bachelor's or higher	12%
Poverty rate	8.8%
Unemployment	1.4%
Average temp	49°F
Annual precip	37 in
Sunshine	59%

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