

Monticello 47960

ZIP code · IN · Indiana > White County > Monticello

BUYER'S MARKET

\$142K

MEDIAN SALE PRICE

-50.1%

1-YR CHANGE

70

SALES (12 MO)

\$196K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 27 / 100



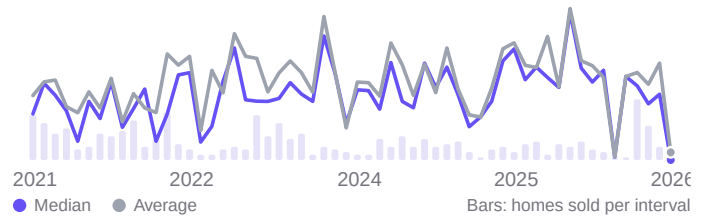
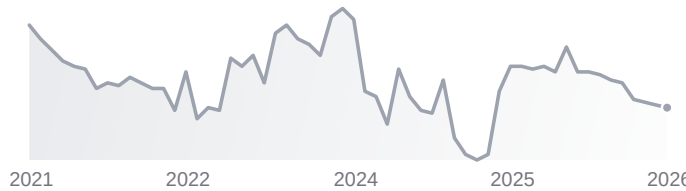
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

27 / 100

Sale prices

Median \$12K · Average \$37K

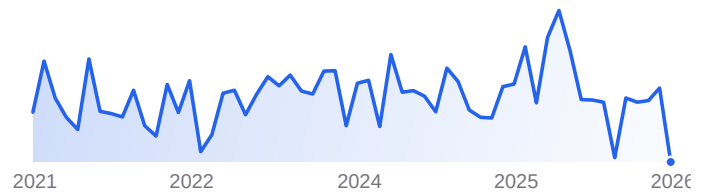
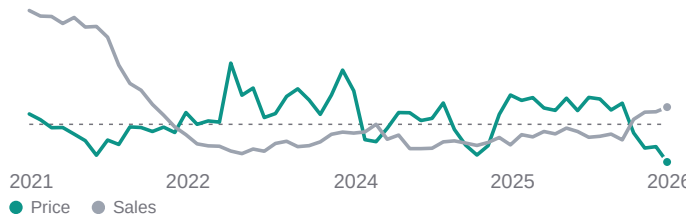


Growth (year over year)

Price -50.1% · Sales +22.8%

Price per square foot

\$7/ft²

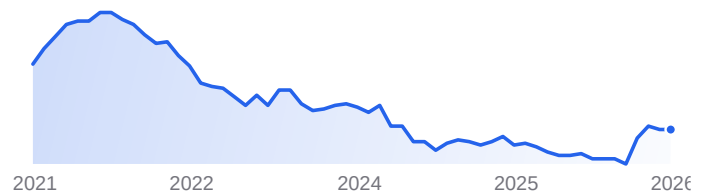
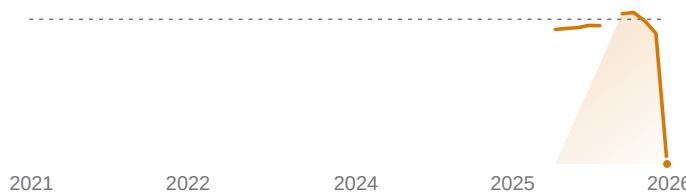


Sale premium vs estimated value

-95.5%

Annual turnover (share of homes sold)

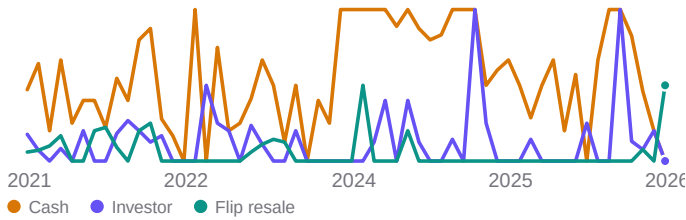
0.8%



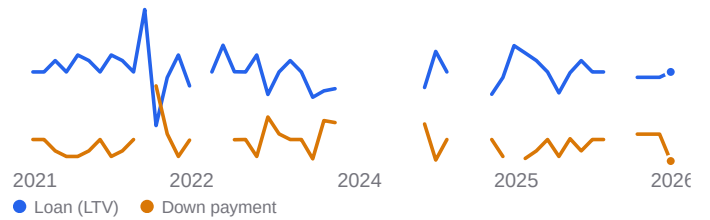
BUYERS & OUTCOMES

Buyer mix

Cash 0% · Investor 0% · Flip resale 50%

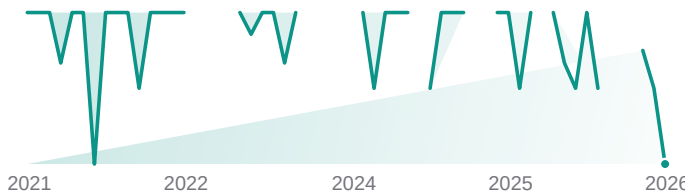


Financing (share of purchase price) Loan (LTV) 80% · Down payment 1.0%



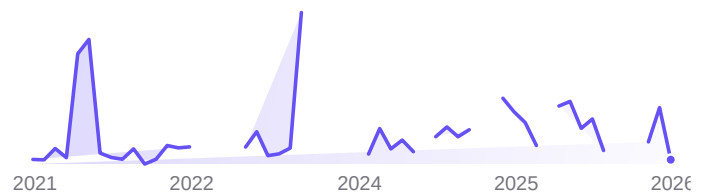
Sellers who sold at a gain

0%



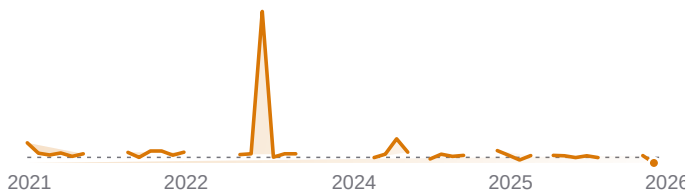
Typical hold before selling

0.4 yrs



Median annualized return at resale

-12.9%



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	9,296
Median value (AVM)	\$196K
Median size	1,464 ft²
Median bedrooms	3
Median year built	1970
Single family	84%
Condos	0.6%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	76%
Underwater (LTV 125% or more)	1.5%
Owner occupied	60%
Company owned	15%
Median loan-to-value	0%

Typical ownership tenure

13.8 yrs

COMMUNITY

Population	14,539
Density	119 / mi²
Median household income	\$68K
Average household income	\$84K
Crime index (US avg 100)	132
Air pollution index (US avg 100)	100
Earthquake index (US avg 100)	34
Homes occupied	70%
Bachelor's or higher	13%
Poverty rate	7.8%
Unemployment	1.2%
Average temp	51°F
Annual precip	38 in
Sunshine	59%

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.