

Oak Hill | A Buyer's Field Guide

SOUTH BEND, INDIANA · MINUTES FROM THE GOLDEN DOME

The Honest Guide to *Oak Hill* Condominiums

Everything you actually need to know before you buy at one of South Bend's most in-demand condo communities — including the two reasons Oak Hill might not be right for you.

BY TIM VICSIK ✦ REALTOR® · TRUEBLOOD REAL ESTATE

101

TOTAL UNITS

5 acres

SITE SIZE

1988

YEAR BUILT

0.65 mi

TO ND STADIUM

What Oak Hill Actually *Is*

Oak Hill is a community of 101 condominiums built in 1988, sitting on a quiet five-acre parcel just off South Bend Avenue — 0.65 miles from Notre Dame Stadium, or about a 13-minute walk through campus. That's close enough to walk to a football game with a coffee in hand, and close enough to the 933 / Grape Road corridor that you're never more than a few minutes from groceries, restaurants, or the freeway.

On paper, that's the whole story. In reality, Oak Hill is a little more interesting than that — because the people who buy here tend to fall into a handful of very specific profiles, and which one you fit will dramatically shape whether this is the right move for you.

WHO ACTUALLY OWNS AT OAK HILL

- 1. Football Weekend Families** — Alumni, extended families, and lifelong fans who want a lock-and-leave place for six Saturdays a year (and maybe a graduation weekend or two).
- 2. Parents of Notre Dame Students** — Families who buy a unit while their child is enrolled at ND, use it for visits and game weekends during those four years, and often sell (or keep it) when the student graduates.
- 3. Grad Students Buying a First Home** — A growing group in recent years. Oak Hill's price point, location, and stability make it a rational alternative to renting for a two- to four-year program.
- 4. Full-Time Residents** — Young professionals, downsizers, and retirees who want a low-maintenance home in a well-managed community.

Notice who isn't on that list: *investors*. Oak Hill's rental restrictions are strict and enforced, which keeps speculators out and owner-occupancy healthy. That's a feature, not a bug — but

it means if you're buying with the expectation of flipping the unit into short-term rentals, Oak Hill is going to disappoint you. More on that in a minute.

Is Oak Hill *Right* for You?

Let me save you a phone call and a drive across town. Before we talk price, square footage, or HOA dues, answer this honestly:

✓ Oak Hill is a strong fit if...

- You want to be close to Notre Dame without the premium of Harter Heights or a single-family home.
- You prefer a lock-and-leave lifestyle — no lawn, no roof, no snow to shovel.
- You're buying primarily for football weekends and occasional visits.
- You have a student at Notre Dame and want a home base for the next two to four years.
- You're a graduate student or young professional buying your first home and you'd rather build equity than rent.
- You're a downsizer who values community stability over a trendy ZIP code.

✗ Oak Hill is probably not for you if...

- You're buying as an investor — Oak Hill restricts short-term rentals, requires a 6-month minimum lease, and mandates the community's own lease agreement. The numbers don't pencil for most rental investors.
- You want to Airbnb or short-term rent around football weekends. Not allowed.
- You want to keep dogs full-time. Oak Hill restricts full-time dogs (verify current pet policy at time of purchase).
- You need a single-level home with no stairs — most units are multi-level.
- You want an attached garage or private yard.

- You dislike HOA rules or shared-wall living.
- You're looking for a new-construction aesthetic. These are 1988 builds; some are beautifully updated, many are not.

Not the right fit? That's useful information. [See how other Notre Dame-area condo communities compare](#) →

"The best Oak Hill purchase is the one where the buyer knew exactly what they were getting — and what they weren't."

What You Can Actually *Buy*

Oak Hill units come in a handful of configurations. The exact floor plan you find will depend on which building and level you're looking at, but the community roughly breaks down like this:

CONFIGURATION	TYPICAL SIZE	BEST FOR
1 Bed / 1 Bath	~700 sq ft	Grad students, single professionals, a parent's weekend crash pad
2 Bed / 2 Bath	~1,100–1,400 sq ft	Football weekend families, downsizers, first-time buyers
3–4 Bedroom	~1,800–2,800 sq ft	Larger families, parents hosting ND students + siblings, group game-day ownership

Units on the ground floor typically walk out to a patio. Upper units have balconies. Some units have been fully renovated — new kitchens, new flooring, updated baths — and command a premium. Others are still in original 1988 condition, and that's reflected in the price. Both can be smart purchases; it depends on whether you want to pay for someone else's work or build equity by doing your own.

INSIDER NOTE

The condition gap between a renovated and non-renovated Oak Hill unit can be \$50,000–\$100,000 or more, but the *work itself* often costs significantly less than that. If you're handy, a dated unit can be a genuine value play. If you're not, don't talk yourself into one.

What You're Really *Buying Into*

When you buy at Oak Hill, you're not just buying a unit. You're buying a share of a community — and the community's finances, rules, and culture will affect your experience as much as any granite countertop.

What the HOA typically covers

- Exterior maintenance (roof, siding, structural elements)
- Landscaping and grounds
- Snow removal on common areas and drives
- Trash and common-area utilities
- Master insurance policy on the buildings
- Pool, clubhouse, and shared amenities (verify current amenities at time of purchase)

What's *your* responsibility

- Everything inside your walls — appliances, flooring, cabinets, interior paint
- Your own HO-6 homeowners insurance policy (required)
- Your in-unit utilities
- Any special assessments the board approves

▲ BEFORE YOU SIGN ANYTHING

You'll want to review the **Covenants & Restrictions** and the **HOA financials** — both are available upon request, and I'll pull them for you. One honest note: **HOA meeting minutes are not easy to get your hands on at Oak Hill**, unlike some other communities. That's not a red flag in itself, but it does mean the C&Rs and financials carry extra weight in your due diligence. Read both carefully before you write an offer.

Rental & Pet *Restrictions*

Two sets of rules at Oak Hill trip up more buyers than anything else in the fine print. If either one is a dealbreaker, better to know now than three weeks into an offer.

Short-Term Rentals & Leasing

Oak Hill does not allow short-term rentals. No Airbnb. No VRBO. No "just a few football weekends a year." If you lease your unit, the rules are specific and enforced:

- **Minimum lease term: 6 months.** No exceptions for game weekends, visiting faculty, or "just this once."
- **Oak Hill uses its own lease agreement.** You cannot bring a generic landlord-tenant form from Google and call it done. The community's lease must be used.
- **Tenants are bound by the same C&Rs as owners.** You're responsible for making sure your tenant knows and follows them.

This is why Oak Hill is not a favorite of rental investors — the economics simply don't work with a 6-month floor and no short-term flexibility. For owner-occupants and long-term second-home buyers, the same rules are a feature: they keep the community stable, quiet, and owner-dominant.

Pets — Especially Dogs

Oak Hill restricts full-time dogs. The specific policy can shift from year to year (and visiting pets vs. resident pets are handled differently), so if dogs are part of your household, verify the *current* policy in writing before you write an offer. I'll pull the current pet language from the C&Rs for you directly.

I've watched more than one buyer fall in love with an Oak Hill unit, write an offer, and then discover the pet rules or lease restrictions too late. Five minutes of front-end due diligence on these two policies saves an enormous amount of heartache. Ask me first.

What It *Costs*, and Why

Oak Hill is a Notre Dame-adjacent condo community in a steadily appreciating market. Translation: you will pay a premium for the location. But you are also buying into the most demand-proof corner of the South Bend real estate market.

Oak Hill prices currently **start in the high-\$200s and extend into the mid-\$400s** by year's end, depending on size, condition, floor, and view. That's a wide range — and the reason for it is almost entirely about square footage and renovation level, not "which side of the complex" a unit is on.

Three things drive Oak Hill prices up and down:

- 1. The Notre Dame football schedule.** Home-game weekends create visibility and urgency. Prices tend to firm up in August and soften slightly after bowl season.
- 2. Interest rates.** Because many Oak Hill buyers are paying cash or using the condo as a second home, the market is less rate-sensitive than the broader South Bend market — but not immune.
- 3. Available inventory.** With only 101 units total, one or two listings hitting the market at the same time can shift leverage quickly. This is a thin market, and it rewards patience and preparation.

COMPARE BEFORE YOU COMMIT

Oak Hill is one of several Notre Dame-area condo communities — and the right one for you depends on how you plan to use it. Before you narrow in, see how Oak Hill stacks up against the alternatives on price, HOA, proximity, and rental rules on my side-by-side breakdown: [View the Notre Dame Condo Comparison](#) →

For the most recent Oak Hill sold comps, active listings, and days-on-market data, visit www.ND-Condos.com or text me directly at 574-329-9587. Numbers move; I'll give you today's, not last month's.

★ THE SATURDAY QUESTION

What Game Day Actually Looks Like at Oak Hill

Here's the part that matters most, and it's easy to underestimate on a map: **Oak Hill is 0.65 miles from Notre Dame Stadium.** That's a 13-minute walk through campus — coffee in one hand, kids in the other — and zero game-day traffic. No shuttles. No \$50 parking fields. No thirty-minute crawl out of a lot after the fourth quarter.

On a home-game Saturday, you leave your unit at 10:30 for a 3:30 kickoff, wander through campus, watch the team walk into the stadium, and still have plenty of time for a tailgate. After the game, you walk home *while everyone else is still sitting in their cars.* That's the real value proposition of Oak Hill, and it's the reason the football-weekend ownership stays so sticky — once a family experiences game day from here, they don't want to go back to the airport-hotel-and-shuttle routine.

And because roughly a hundred of your neighbors are doing the exact same thing you are, the community itself becomes part of the weekend. You'll meet more Notre Dame fans in one Oak Hill Saturday than you will anywhere else in South Bend.

What's *Nearby*

Oak Hill sits in one of the better-kept secrets of South Bend real estate: close enough to Notre Dame to matter, far enough from campus to breathe. Within a ten-minute drive you'll find:

- **The University of Notre Dame** — Basilica, Stadium, DeBartolo Performing Arts Center, campus walking paths
- **Eddy Street Commons** — Restaurants, shopping, and the campus-edge nightlife district
- **Martin's Supermarket & Whole Foods (Mishawaka)** — Grocery within a short drive
- **The St. Joseph River** — East Race waterway, riverside trails, kayaking
- **Downtown South Bend** — Century Center, Four Winds Field, downtown dining
- **University Park Mall & Grape Road corridor** — The main regional shopping artery
- **South Bend International Airport (SBN)** — ~15 minutes by car

If you're relocating from out of town, this is the practical upside of Oak Hill: you can live here *without* owning a car-dependent single-family home, and you can still get anywhere in the metro in under 20 minutes.

Your Pre-Offer *Checklist*

Before you write an offer on an Oak Hill unit — any unit — work through these. If your agent can't answer them, get a different agent.

- What is the current monthly HOA fee, and when was the last increase?**
- What do the current HOA financials show about reserves and operating health?**
- Are there any pending special assessments?**
- How many units are currently leased, and is the community at the lease cap?**
- Am I getting a copy of the Oak Hill lease agreement and confirming the 6-month minimum applies to my situation?**
- What's the current pet policy, specifically around full-time dogs?**
- Has this specific unit had any recent water, roof, or structural issues?**
- What's covered by the master insurance policy, and what needs to be on my HO-6?**
- When were the major systems (HVAC, water heater, windows) last replaced?**
- What do the Covenants & Restrictions say about anything else unusual about my intended use?**

A WORD ON INSPECTIONS

Yes, you still do a full inspection on a condo. No, "the HOA handles the outside" does not let you off the hook. I've seen Oak Hill buyers save five figures because an inspector caught something the listing agent either didn't know about or didn't mention. Never skip this step.

The Red Flags I Look *For*

After helping clients buy and sell at Oak Hill for years, here's what I flag on every showing:

Structural & Water

Any staining on ceilings, warping on floors, or musty odors in basements or storage areas. A 1988 building will have had some water events; the question is whether they were addressed properly.

HVAC Age

Condo HVAC systems in 1988-era buildings are often original or first-replacement. Replacement in a condo can be trickier (and more expensive) than in a single-family home because of ductwork and access.

Dated Electrical

Original panels, limited outlets in kitchens and bathrooms, and old smoke detectors are all common and all fixable — but they should be priced in.

Noise Transfer

Ask to see the unit during an active time of day, not at 10 a.m. on a Tuesday when the building is empty. Listen for footsteps, HVAC hum, and door slams.

The "Too Good to Be True" Listing

If an Oak Hill unit is priced significantly below comparable recent sales, there is always a reason. Sometimes it's motivation (divorce, estate, relocation). Sometimes it's a problem. It's my job to figure out which before you commit.

If Oak Hill Makes the Short List...

The next step isn't "go look at a few units." The next step is a 20-minute conversation so I can understand what you're actually trying to accomplish — game-day retreat, full-time downsizing, rental investment, or something in between — and match you only to the Oak Hill units that fit.

Oak Hill is a small community with limited turnover. Buyers who wait for the "perfect listing" to appear often wait a long time. Buyers who are set up, pre-qualified, and briefed move quickly when the right unit surfaces — and they win.

I'd rather have a five-minute phone call and tell you Oak Hill isn't right for you than watch you buy the wrong unit. Either way, you leave with better information than you started.


✦ NEXT STEP ✦

Let's Talk About *Your* Oak Hill Purchase

*A short, no-pressure conversation. Call, text, or email —
whatever's easiest.*

CALL 574-329-9587

EMAIL TIM

 574-329-9587

 Tim@TimVicsik.com

 www.ND-Condos.com

Tim Vicsik, REALTOR® · Trueblood Real Estate · Serving South Bend, Granger & Notre Dame-area buyers and sellers.

This guide is informational and reflects general conditions at Oak Hill Condominiums. Always verify current HOA fees, bylaws, and unit-specific details before writing an offer.