

# Used Car Prices Are Climbing Again in Fall 2025: Indy Auto Man Urges Indiana Buyers to Act Fast

*After months of stability, Indiana used car prices are rising. Indy Auto Man shares key insights and advice to help Indiana Hoosiers buy smarter as costs climb.*

INDIANAPOLIS, IN, UNITED STATES, October 29, 2025 /EINPresswire.com/ -- After months of stability, Indiana's used car prices are on the move again. Autumn 2025 has brought a clear rebound, ending a long stretch where shoppers enjoyed price dips and steady supply. According to Indy Auto Man, one of the state's leading dealerships, recent data indicate a subtle yet meaningful shift in how Hoosiers will buy and sell their vehicles this season.



Indy Auto Man car dealership, Indianapolis

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With new trends reshaping the Indiana used car landscape, it's time for buyers to act quickly on the vehicles that fit their needs.”

*Victor Figlin, GM for Indy Auto Man*

Across the whole US, used car prices have begun to inch upward after a year of stability. The Indiana state remains one of [the most affordable markets](#) for purchasing used vehicles — the average price stands at \$13,741, about \$12,000 below the national average of \$25,512. However, new sales data from September and October indicate a 1% price rise for one- to five-year-old models, resulting in an average increase of approximately \$317.

While this may not sound dramatic, analysts stress that the direction matters more than the size of the increase. The modest uptick signals a turning point in the Midwest car market, where tightening supply and shifting economics are starting to put upward pressure on prices. The main forces behind the rebound are as follows:

Tariff pressure. Earlier this year, new tariffs on imported parts and vehicles went into effect. That

policy has quietly driven up costs not only for new models, but also for used vehicles, especially those requiring imported components or repairs. Wholesale dealers now face growing overheads, and those cost increases are steadily filtering down to retail buyers.

Interest rate landscape. Though [interest rates have](#) eased somewhat in 2025, they remain a defining factor in buyer affordability. The average new car loan rate is around 9.38%, while used car financing still exceeds 14%, keeping monthly payments high and

limiting purchasing power. While lower rates would normally stimulate used car demand, the current pressure on household budgets is tempering that growth.

Inventory constraints and demand shifts. Despite recovering new-vehicle production, used inventories remain constrained across Indiana and much of the Midwest. High-demand models, such as compact SUVs, crossovers, and fuel-efficient cars, are especially sought after, and even older models with higher mileage are receiving competitive bids.

The result is a tight, fast-moving market, where good-condition vehicles are snapped up within days rather than weeks.

Unlike volatile coastal markets, Indiana's used car values shift gradually and predictably. Local buyers continue to favor practical American brands like Ford, Chevy, and Dodge - vehicles built for everyday reliability and easy maintenance. Yet there's a growing appetite for [hybrids and EVs](#), as fuel efficiency and long-term cost savings become top priorities.

According to recent data from CARFAX, luxury vehicles have seen the sharpest price gains, with average increases above \$250. Interestingly, luxury SUVs have bucked that trend, becoming slightly more affordable compared to previous quarters. Meanwhile, compact cars and mid-size pickups remain the strongest value performers, consistently holding their price per mile.

Victor Figlin, the Indy Auto Man General Manager, urges Hoosier shoppers to take a strategic approach as fall drives renewed market activity.

"With less inventory on lots and prices trending upward, good deals go fast," he explains. "If you see a used car in solid condition and fairly priced, be ready to act. Review your financing and trade-in options before you step onto the lot. These preparations can save you thousands over the life of your auto loan."



Car lot at Indy Auto Man dealership, IN

He also recommends giving extra consideration to vehicles on the manufacturer's warranty, which can offer extended protection and long-term maintenance confidence, especially as repair costs rise.

Market analysts caution that policy shifts in tariffs or interest rates could further influence values in the coming months. As year-end dealer incentives grow and leased vehicles flood the market, October through December may represent a window of opportunity for buyers who plan efficiently.

For sellers, Mr. Figlin highlights that now is an opportune moment to trade in, since many Indiana dealerships are actively seeking high-quality used cars to replenish their stock and offering premium appraisals to fill their lots ahead of winter.

Indy Auto Man is one of the Indiana dealerships offering excellent opportunities for online and offline appraisals with a dynamic pricing system integrated into their workflow.

Given the announced opening of a new dealership branch in Westfield, IN, all together, these facts lead to favorable conditions for car sellers to secure the best rates and negotiate better terms, even on the same day.

#### About Indy Auto Man

Indy Auto Man continues to serve as a leading voice in Indiana's used car market, providing transparent guidance, up-to-date price monitoring, and personalized financing assistance to Hoosier drivers all around Indiana. The dealership's mission is to help customers make smarter decisions through every phase of the automotive market cycle, offering fair prices, extensive inventory, and professional support rooted in the customer-first approach, integrity and expertise.

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