

Howard County, IA

County · IA · Iowa

BALANCED MARKET

\$162K

MEDIAN SALE PRICE

+29.0%

1-YR CHANGE

82

SALES (12 MO)

\$173K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 46 / 100



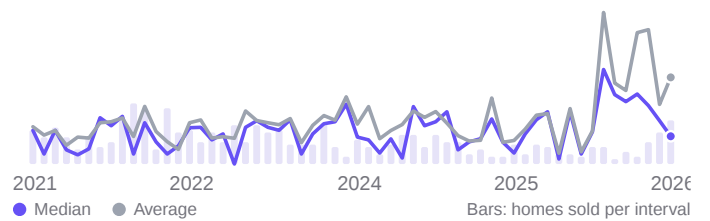
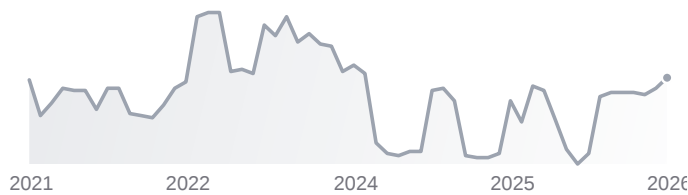
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

46 / 100

Sale prices

Median \$124K · Average \$271K

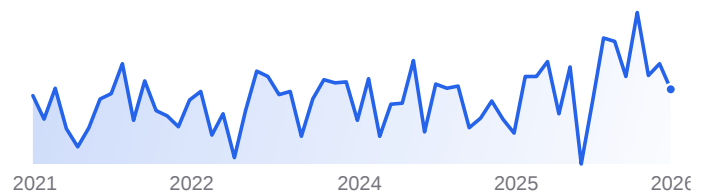
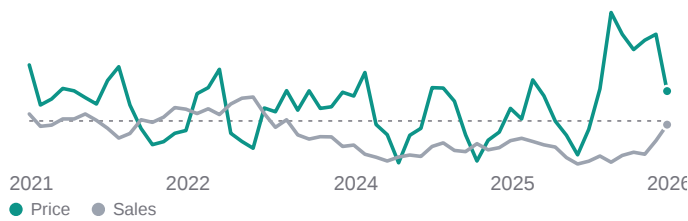


Growth (year over year)

Price +29.0% · Sales -3.5%

Price per square foot

\$104/ft²



Sale premium vs estimated value

-1.7%

Annual turnover (share of homes sold)

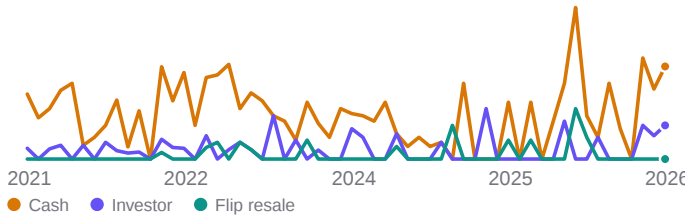
1.8%



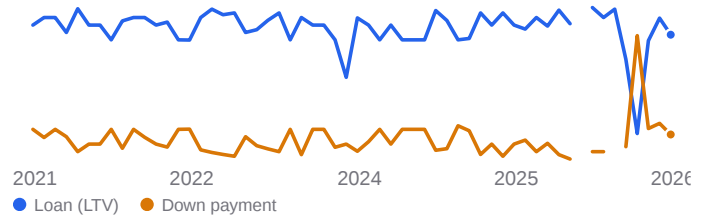
BUYERS & OUTCOMES

Buyer mix

Cash 61% · Investor 22% · Flip resale 0%

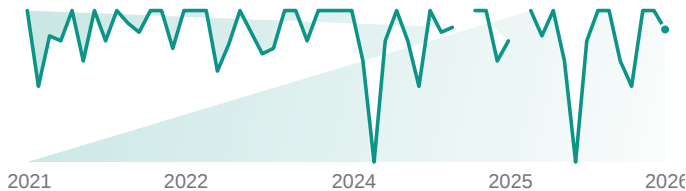


Financing (share of purchase price) Loan (LTV) 84% · Down payment 16%



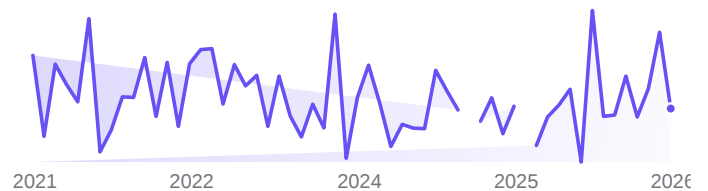
Sellers who sold at a gain

88%



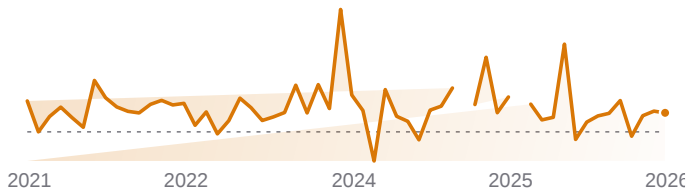
Typical hold before selling

4.5 yrs



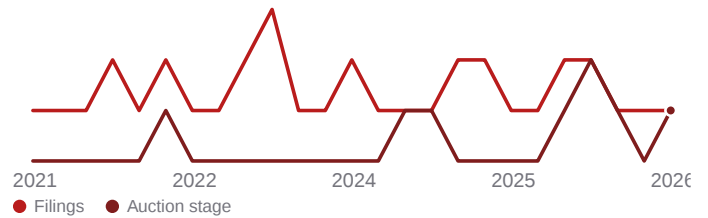
Median annualized return at resale

+5.7%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	4,503
Median value (AVM)	\$173K
Median size	1,478 ft²
Median bedrooms	3
Median year built	1949
Single family	68%
Condos	0.9%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	60%
Underwater (LTV 125% or more)	5.5%
Owner occupied	75%
Company owned	18%
Median loan-to-value	39%

Typical ownership tenure

11.4 yrs

COMMUNITY

Population	9,384
Density	20 / mi²
Median household income	\$66K
Average household income	\$80K
Crime index (US avg 100)	133
Air pollution index (US avg 100)	78
Earthquake index (US avg 100)	13
Homes occupied	90%
Bachelor's or higher	17%
Poverty rate	9.3%
Unemployment	1.1%
Average temp	45°F
Annual precip	35 in
Sunshine	61%

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