

Montgomery County, IA

County · IA · Iowa

BALANCED MARKET

\$117K

MEDIAN SALE PRICE

-23.6%

1-YR CHANGE

82

SALES (12 MO)

\$122K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 43 / 100



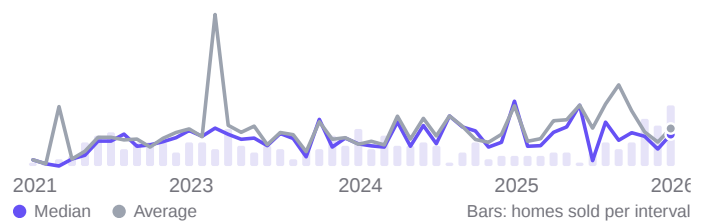
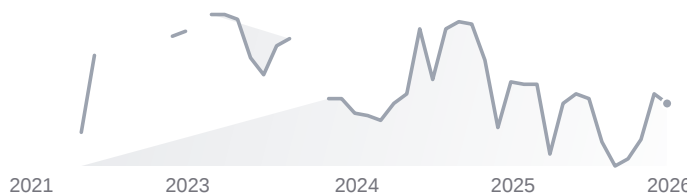
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

43 / 100

Sale prices

Median \$137K · Average \$159K

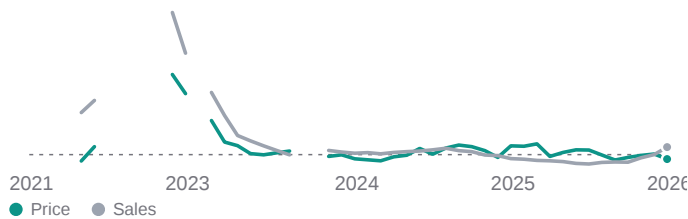


Growth (year over year)

Price -23.6% · Sales +39.0%

Price per square foot

\$120/ft²

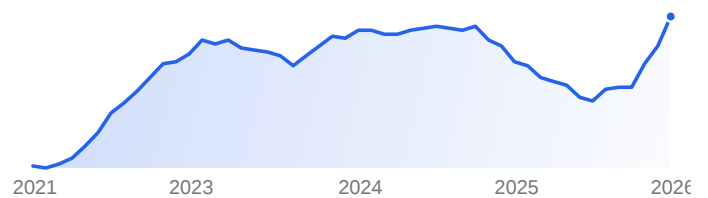
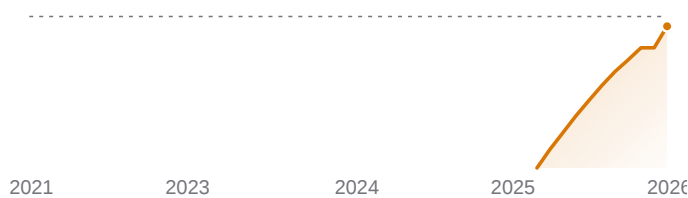


Sale premium vs estimated value

-0.1%

Annual turnover (share of homes sold)

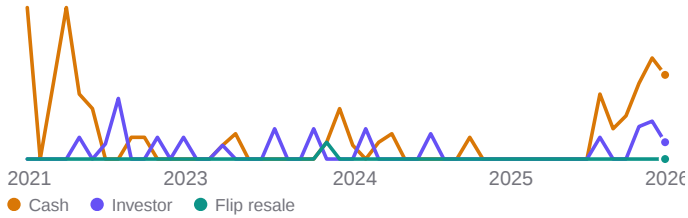
1.7%



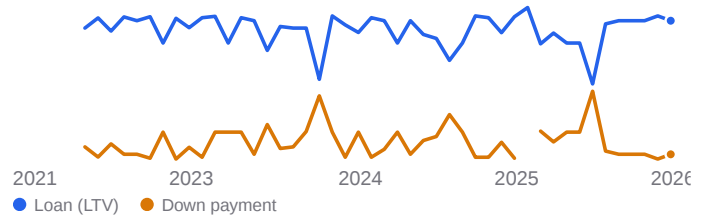
BUYERS & OUTCOMES

Buyer mix

Cash 56% · Investor 11% · Flip resale 0%

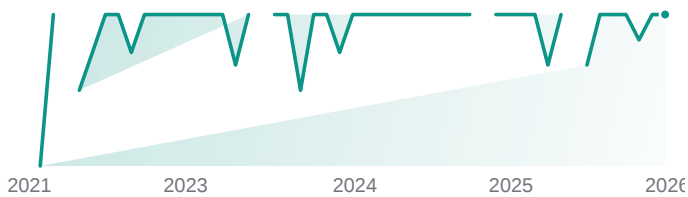


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



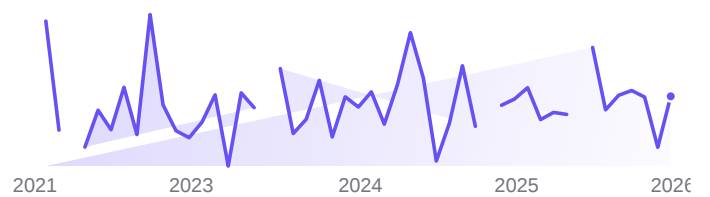
Sellers who sold at a gain

100%



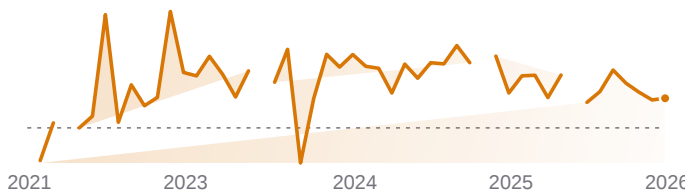
Typical hold before selling

8.2 yrs



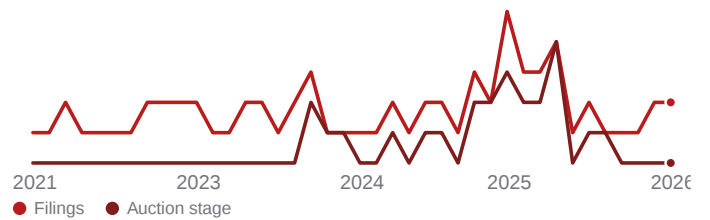
Median annualized return at resale

+4.2%



Preforeclosure filings

Filings 2 · Auction stage 0



HOUSING STOCK

Homes	4,895
Median value (AVM)	\$122K
Median size	1,408 ft²
Median bedrooms	3
Median year built	1925
Single family	84%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	55%
Underwater (LTV 125% or more)	5.7%
Owner occupied	76%
Company owned	13%
Median loan-to-value	46%
Typical ownership tenure	9.0 yrs

COMMUNITY

Population	10,095
Density	24 / mi²
Median household income	\$65K
Average household income	\$87K
Crime index (US avg 100)	124
Air pollution index (US avg 100)	115
Earthquake index (US avg 100)	19
Homes occupied	90%
Bachelor's or higher	13%
Poverty rate	13.4%
Unemployment	0.8%
Average temp	51°F
Annual precip	36 in
Sunshine	59%

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.