

Elkader

City · IA · Iowa > Clayton County

BALANCED MARKET

\$176K

MEDIAN SALE PRICE

+88.6%

1-YR CHANGE

28

SALES (12 MO)

\$219K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 46 / 100



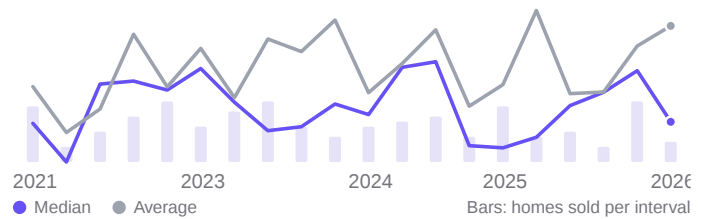
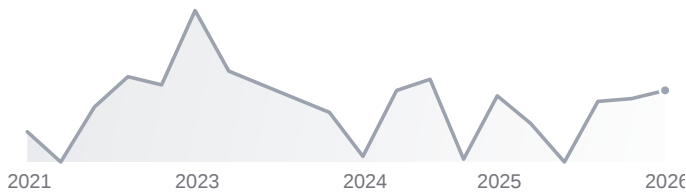
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

46 / 100

Sale prices

Median \$106K · Average \$199K

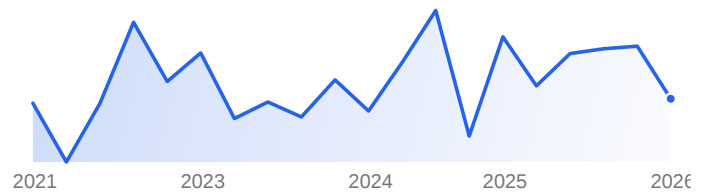
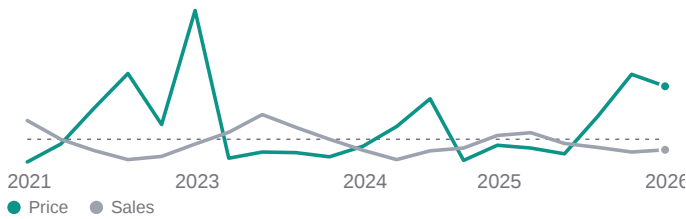


Growth (year over year)

Price +88.6% · Sales -17.6%

Price per square foot

\$75/ft²



Sale premium vs estimated value

-36.6%

Annual turnover (share of homes sold)

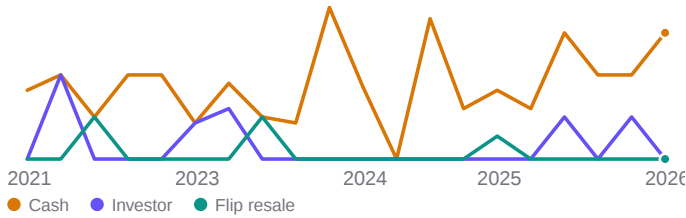
2.7%



BUYERS & OUTCOMES

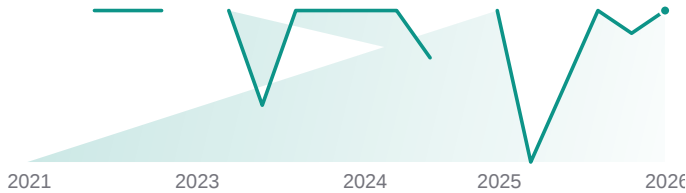
Buyer mix

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



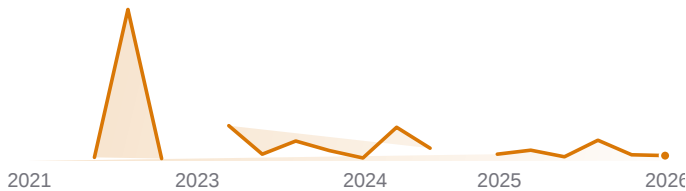
Sellers who sold at a gain

100%

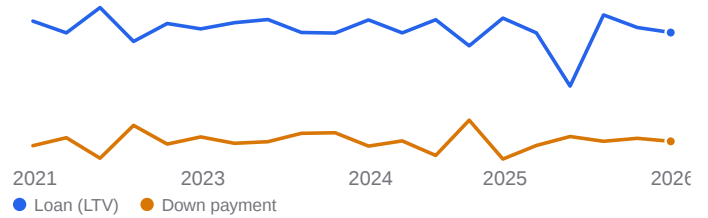


Median annualized return at resale

+2.8%

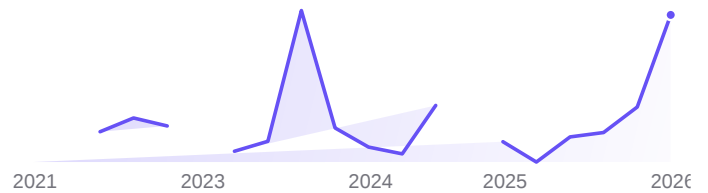


Financing (share of purchase price) Loan (LTV) 80% · Down payment 15%



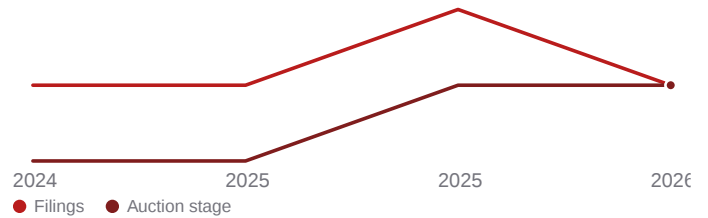
Typical hold before selling

14.9 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	1,052
Median value (AVM)	\$219K
Median size	1,560 ft²
Median bedrooms	3
Median year built	1950
Single family	70%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	69%
Underwater (LTV 125% or more)	4.1%
Owner occupied	85%
Company owned	13%
Median loan-to-value	24%
Typical ownership tenure	8.8 yrs

COMMUNITY

Population	1,199
Density	877 / mi²
Median household income	\$67K
Average household income	\$78K
Crime index (US avg 100)	108
Air pollution index (US avg 100)	75
Earthquake index (US avg 100)	19
Homes occupied	90%
Bachelor's or higher	22%
Poverty rate	18.1%
Unemployment	0.9%
Average temp	47°F
Annual precip	34 in
Sunshine	61%

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