

Clear Lake 50428

ZIP code · IA · Iowa > Cerro Gordo County > Clear Lake

BUYER'S MARKET

\$355K

MEDIAN SALE PRICE

-7.6%

1-YR CHANGE

191

SALES (12 MO)

\$403K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 39 / 100



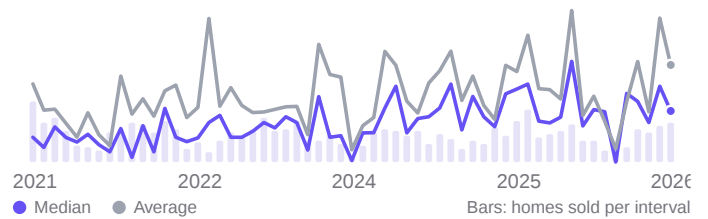
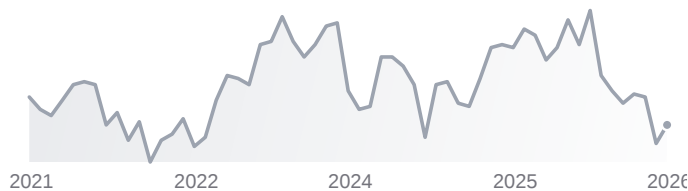
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

39 / 100

Sale prices

Median \$340K · Average \$498K

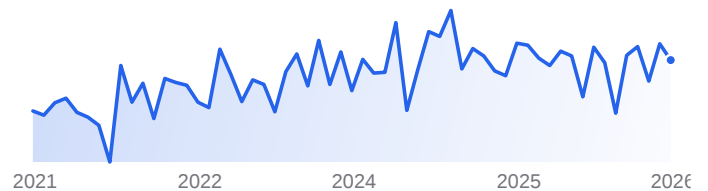
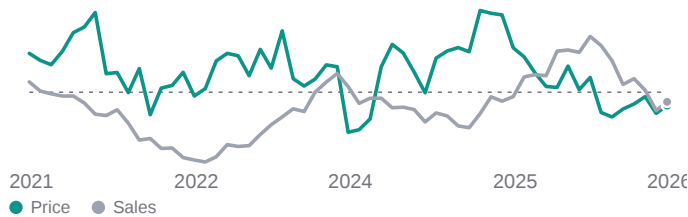


Growth (year over year)

Price -7.6% · Sales -5.4%

Price per square foot

\$249/ft²

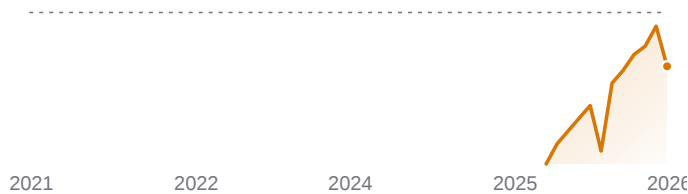


Sale premium vs estimated value

-4.6%

Annual turnover (share of homes sold)

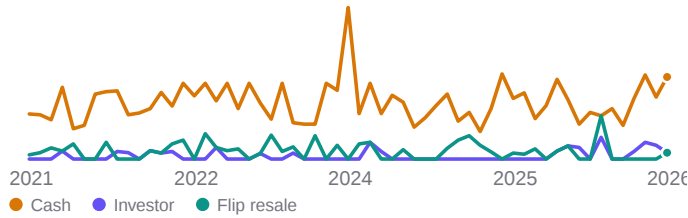
3.8%



BUYERS & OUTCOMES

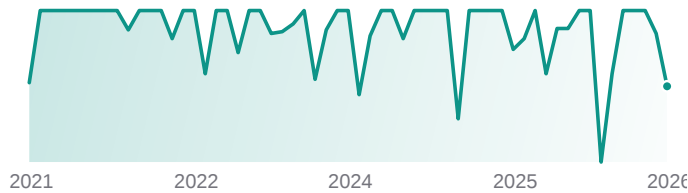
Buyer mix

Cash 54% · Investor 4.2% · Flip resale 4.2%



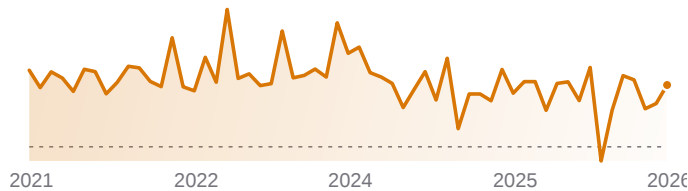
Sellers who sold at a gain

70%

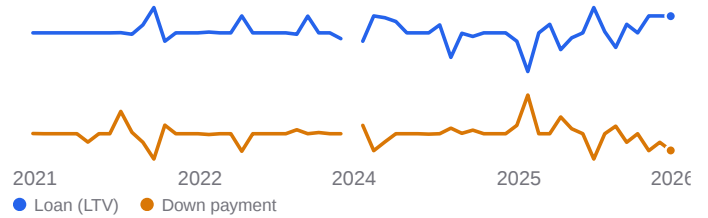


Median annualized return at resale

+6.9%

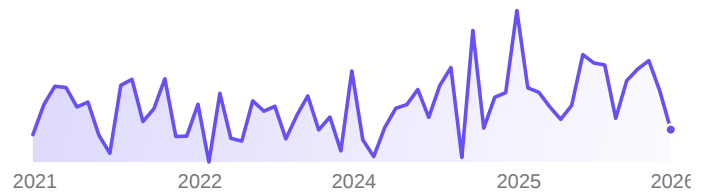


Financing (share of purchase price) Loan (LTV) 90% · Down payment 10%



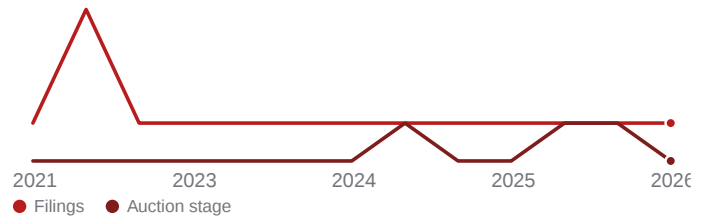
Typical hold before selling

3.4 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	5,093
Median value (AVM)	\$403K
Median size	1,384 ft²
Median bedrooms	3
Median year built	1965
Single family	84%
Condos	12%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	73%
Underwater (LTV 125% or more)	1.8%
Owner occupied	58%
Company owned	21%
Median loan-to-value	29%

Typical ownership tenure

18.0 yrs

COMMUNITY

Population	8,259
Density	65 / mi ²
Median household income	\$68K
Average household income	\$105K
Crime index (US avg 100)	141
Air pollution index (US avg 100)	81
Earthquake index (US avg 100)	10
Homes occupied	73%
Bachelor's or higher	22%
Poverty rate	6.5%
Unemployment	0.8%
Average temp	45°F
Annual precip	34 in
Sunshine	61%

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