

Garner 50438

ZIP code · IA · Iowa > Hancock County > Garner

BALANCED MARKET

\$208K

MEDIAN SALE PRICE

-2.3%

1-YR CHANGE

57

SALES (12 MO)

\$218K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 58 / 100

Buyer's market

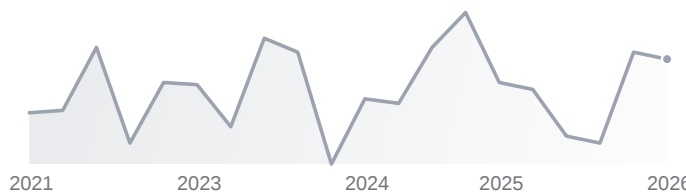
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

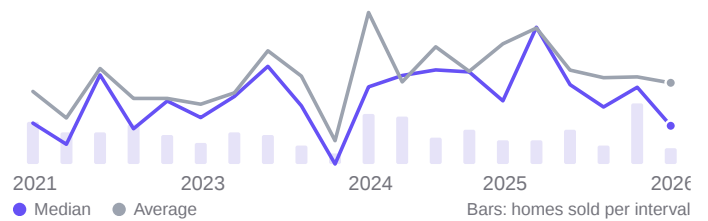
Market temperature (0–100)

58 / 100



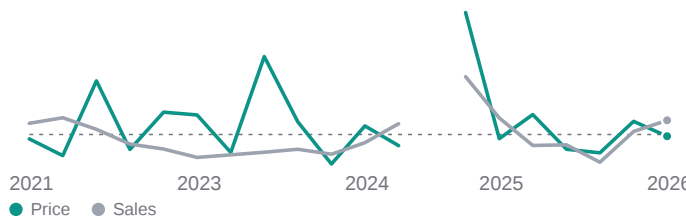
Sale prices

Median \$150K · Average \$219K



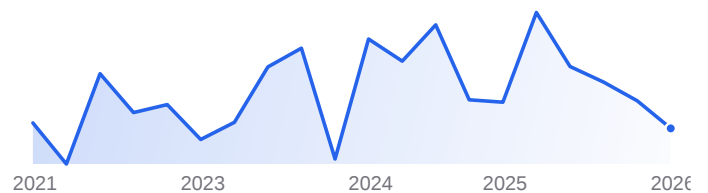
Growth (year over year)

Price -2.3% · Sales +18.8%



Price per square foot

\$107/ft²



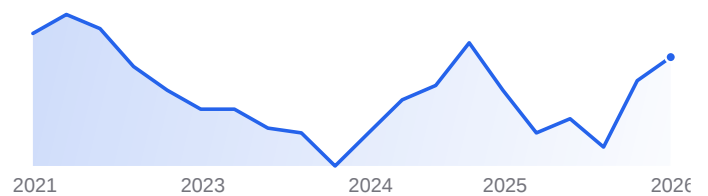
Sale premium vs estimated value

-6.0%



Annual turnover (share of homes sold)

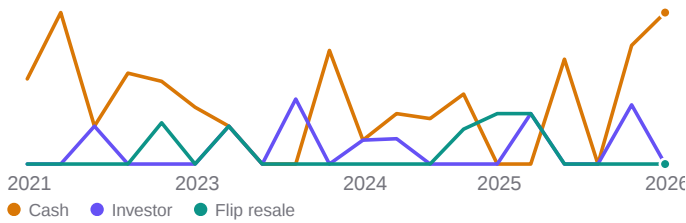
3.4%



BUYERS & OUTCOMES

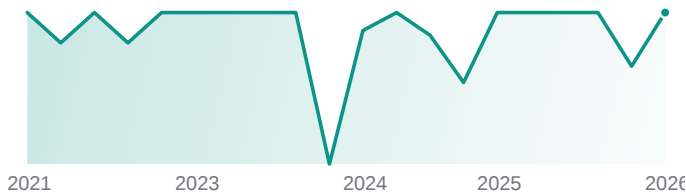
Buyer mix

Cash 33% · Investor 0% · Flip resale 0%



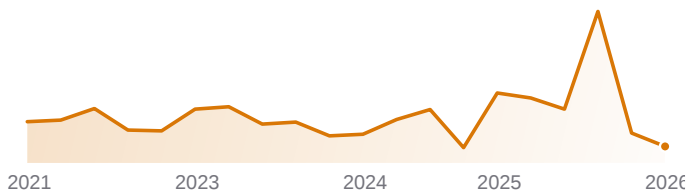
Sellers who sold at a gain

100%

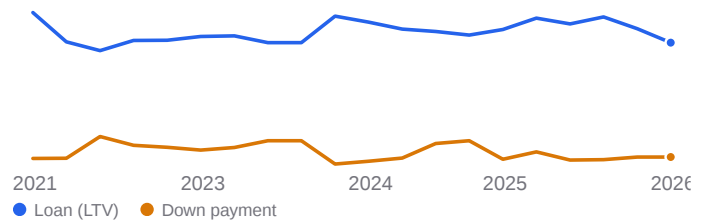


Median annualized return at resale

+2.2%

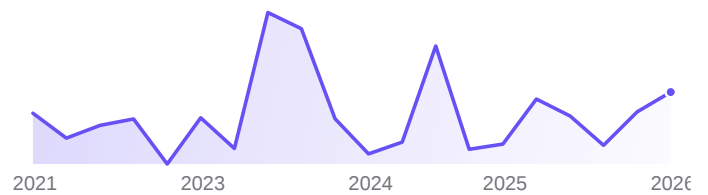


Financing (share of purchase price) Loan (LTV) 80% · Down payment 10%



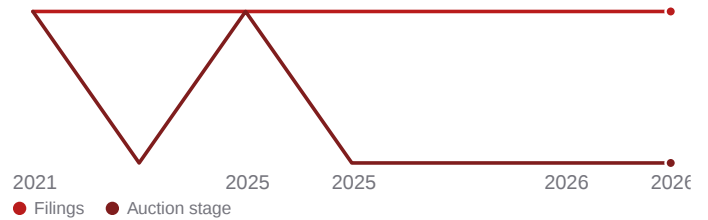
Typical hold before selling

9.2 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	1,700
Median value (AVM)	\$218K
Median size	1,444 ft²
Median bedrooms	3
Median year built	1963
Single family	83%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	48%
Underwater (LTV 125% or more)	7.1%
Owner occupied	81%
Company owned	14%
Median loan-to-value	51%
Typical ownership tenure	19.6 yrs

COMMUNITY

Population	4,303
Density	32 / mi²
Median household income	\$72K
Average household income	\$84K
Crime index (US avg 100)	87
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	11
Homes occupied	92%
Bachelor's or higher	15%
Poverty rate	8.7%
Unemployment	0.7%
Average temp	46°F
Annual precip	33 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.