

Waterloo 50701

ZIP code · IA · Iowa > Black Hawk County > Waterloo

BALANCED MARKET

\$210K

MEDIAN SALE PRICE

+1.0%

1-YR CHANGE

482

SALES (12 MO)

\$208K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 59 / 100

Buyer's market

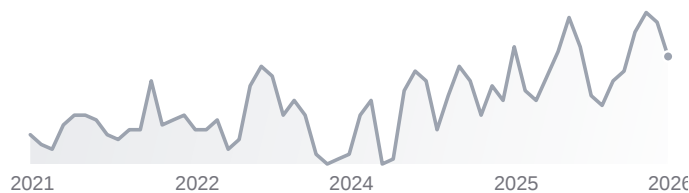
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

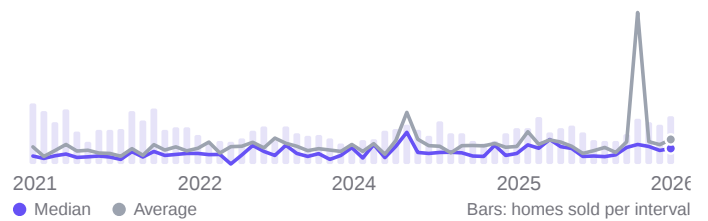
Market temperature (0–100)

59 / 100



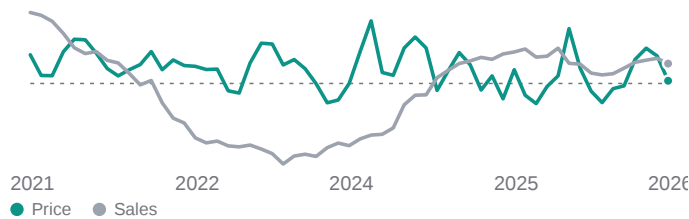
Sale prices

Median \$210K · Average \$255K



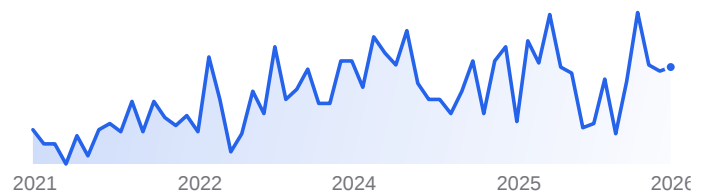
Growth (year over year)

Price +1.0% · Sales +7.6%



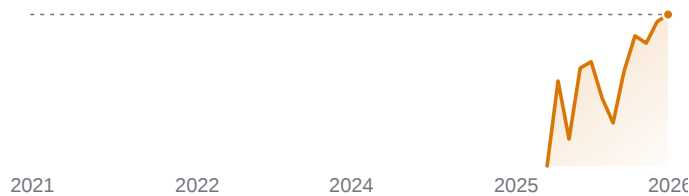
Price per square foot

\$164/ft²



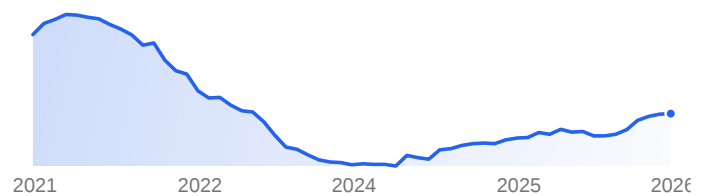
Sale premium vs estimated value

+0.0%



Annual turnover (share of homes sold)

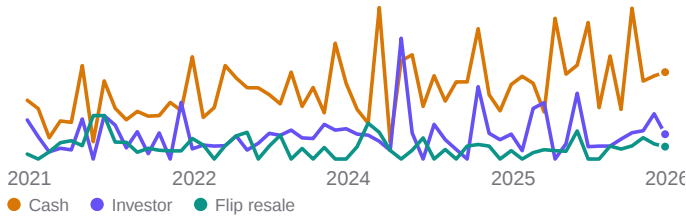
3.8%



BUYERS & OUTCOMES

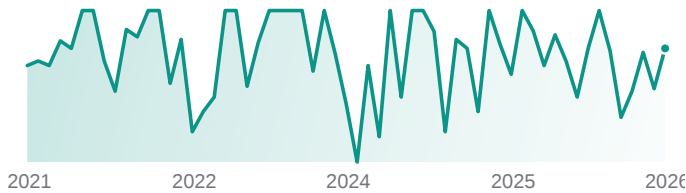
Buyer mix

Cash 25% · Investor 7.1% · Flip resale 3.6%



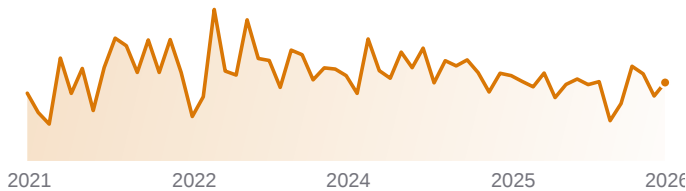
Sellers who sold at a gain

94%

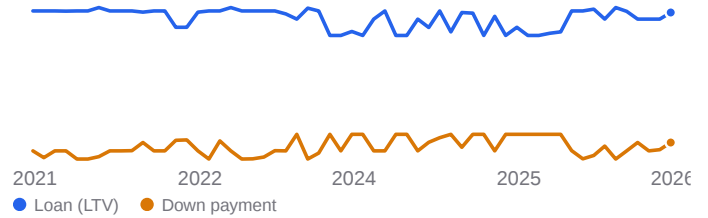


Median annualized return at resale

+4.8%

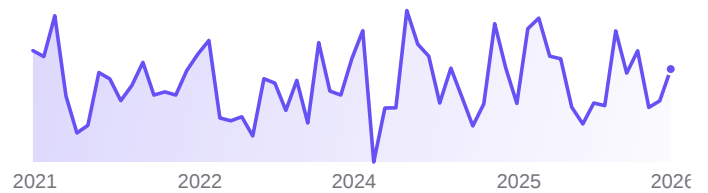


Financing (share of purchase price) Loan (LTV) 94% · Down payment 15%



Typical hold before selling

6.0 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	12,581
Median value (AVM)	\$208K
Median size	1,192 ft²
Median bedrooms	3
Median year built	1966
Single family	72%
Condos	22%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	44%
Underwater (LTV 125% or more)	3.5%
Owner occupied	69%
Company owned	26%
Median loan-to-value	56%

Typical ownership tenure

18.0 yrs

COMMUNITY

Population	30,093
Density	444 / mi²
Median household income	\$69K
Average household income	\$89K
Crime index (US avg 100)	101
Air pollution index (US avg 100)	84
Earthquake index (US avg 100)	13
Homes occupied	93%
Bachelor's or higher	20%
Poverty rate	16.1%
Unemployment	1.1%
Average temp	47°F
Annual precip	35 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.