

Charter Oak 51439

ZIP code · IA · Iowa > Crawford County > Charter Oak

SELLER'S MARKET

\$133K

MEDIAN SALE PRICE

-55.6%

1-YR CHANGE

7

SALES (12 MO)

\$109K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 73 / 100

Buyer's market

Balanced

Seller's market

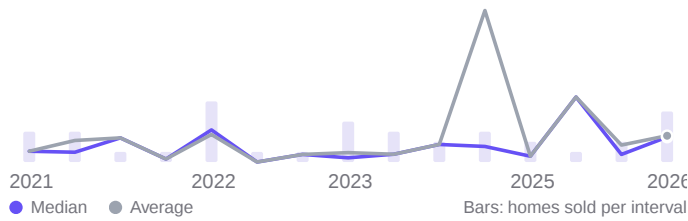
MARKET TRENDS (5 YEARS)

Sale prices

Median \$129K · Average \$135K

Growth (year over year)

Price -55.6% · Sales -12.5%

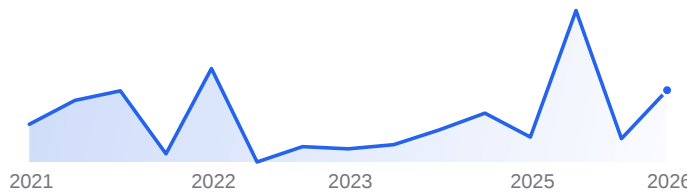


Price per square foot

\$94/ft²

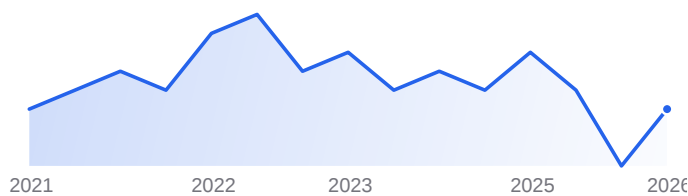
Sale premium vs estimated value

+53.6%



Annual turnover (share of homes sold)

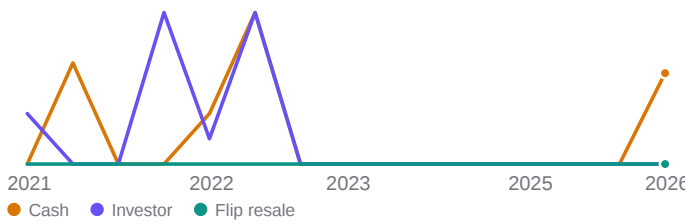
0.9%



BUYERS & OUTCOMES

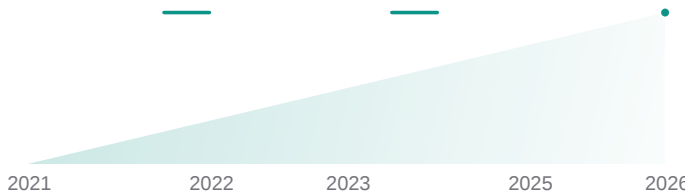
Buyer mix

Cash 60% · Investor 0% · Flip resale 0%



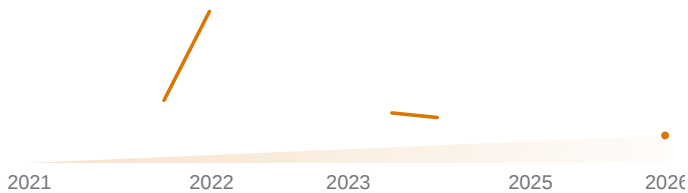
Sellers who sold at a gain

100%

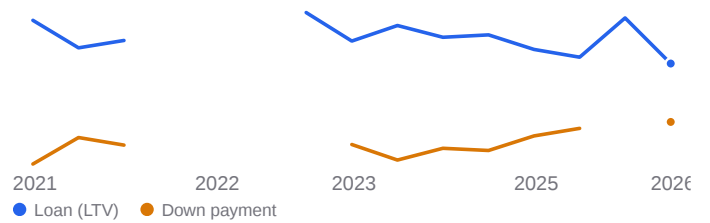


Median annualized return at resale

+4.9%



Financing (share of purchase price) Loan (LTV) 70% · Down payment 30%



Typical hold before selling

4.1 yrs



HOUSING STOCK

Homes	770
Median value (AVM)	\$109K
Median size	1,441 ft ²
Median bedrooms	3
Median year built	1917
Single family	64%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	51%
Underwater (LTV 125% or more)	7.8%
Owner occupied	48%
Company owned	20%
Median loan-to-value	49%
Typical ownership tenure	11.4 yrs

COMMUNITY

Population	868
Density	11 / mi²
Median household income	\$67K
Average household income	\$79K
Crime index (US avg 100)	140
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	19
Homes occupied	94%
Bachelor's or higher	7%
Poverty rate	9.8%
Unemployment	1.4%
Average temp	48°F
Annual precip	31 in
Sunshine	61%

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