

Harlan 51537

ZIP code · IA · Iowa · Shelby County · Harlan

BALANCED MARKET

\$163K

MEDIAN SALE PRICE

-11.8%

1-YR CHANGE

101

SALES (12 MO)

\$191K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 48 / 100

Buyer's market

Balanced

Seller's market

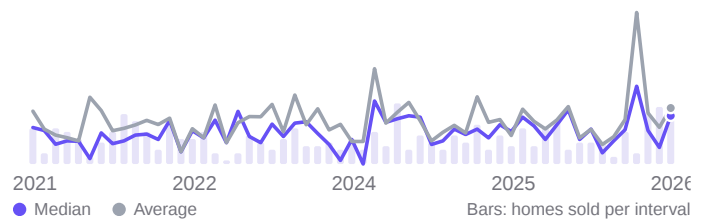
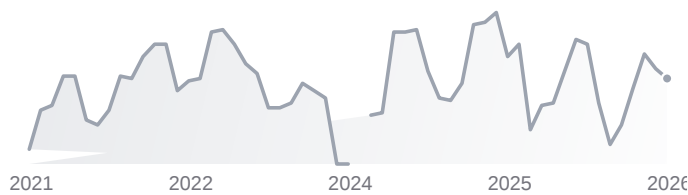
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

48 / 100

Sale prices

Median \$215K · Average \$241K

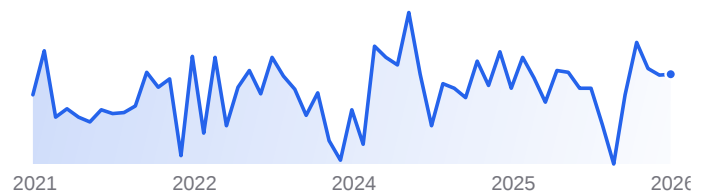
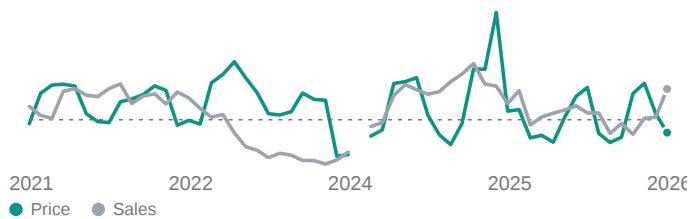


Growth (year over year)

Price -11.8% · Sales +27.8%

Price per square foot

\$137/ft²

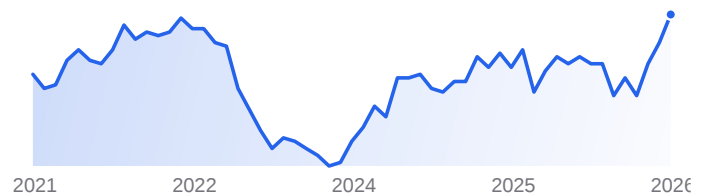
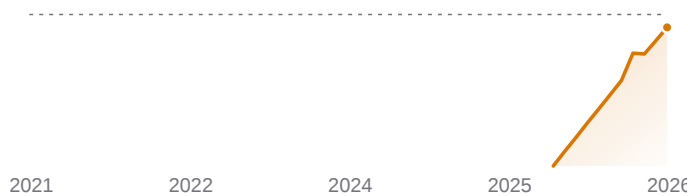


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

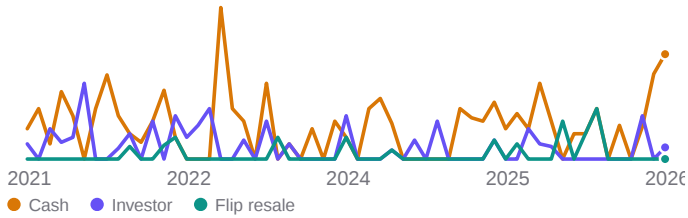
3.8%



BUYERS & OUTCOMES

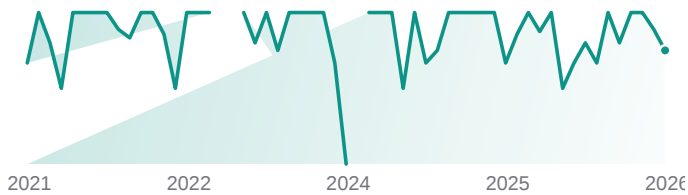
Buyer mix

Cash 69% · Investor 7.7% · Flip resale 0%



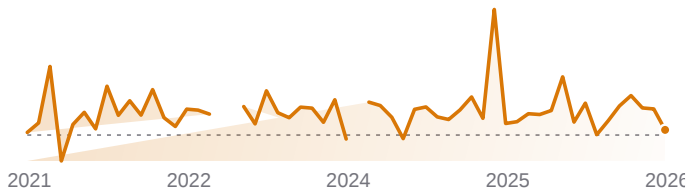
Sellers who sold at a gain

75%

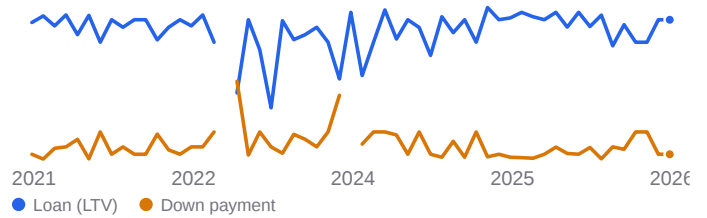


Median annualized return at resale

+1.4%

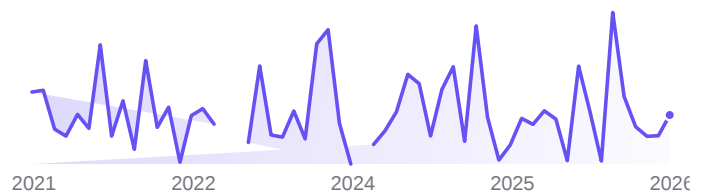


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



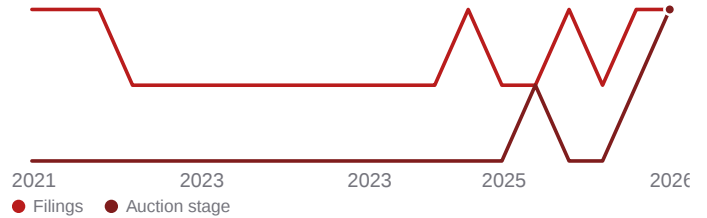
Typical hold before selling

6.2 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	2,684
Median value (AVM)	\$191K
Median size	1,444 ft²
Median bedrooms	3
Median year built	1952
Single family	85%
Condos	1.9%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	52%
Underwater (LTV 125% or more)	4.5%
Owner occupied	82%
Company owned	18%
Median loan-to-value	49%

Typical ownership tenure

9.0 yrs

COMMUNITY

Population	6,648
Density	40 / mi ²
Median household income	\$77K
Average household income	\$88K
Crime index (US avg 100)	132
Air pollution index (US avg 100)	88
Earthquake index (US avg 100)	15
Homes occupied	93%
Bachelor's or higher	18%
Poverty rate	11.5%
Unemployment	0.7%
Average temp	49°F
Annual precip	33 in
Sunshine	59%

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