

Shelby 51570

ZIP code · IA · Iowa > Shelby County > Shelby

BUYER'S MARKET

\$88K

MEDIAN SALE PRICE

-59.0%

1-YR CHANGE

13

SALES (12 MO)

\$229K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 21 / 100



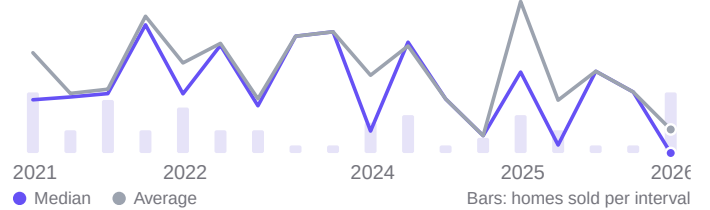
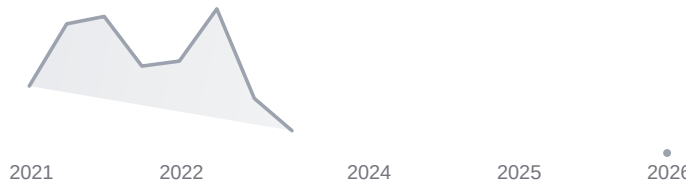
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

21 / 100

Sale prices

Median \$79K · Average \$119K

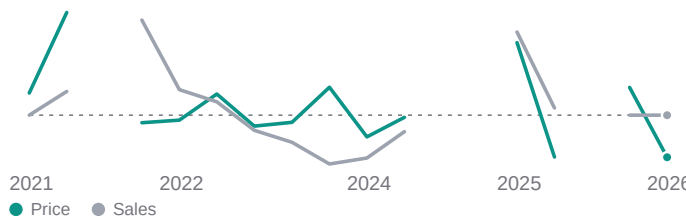


Growth (year over year)

Price -59.0% · Sales +0.0%

Price per square foot

\$54/ft²

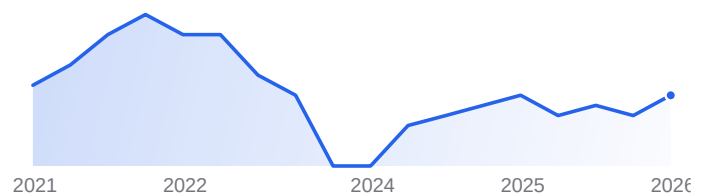
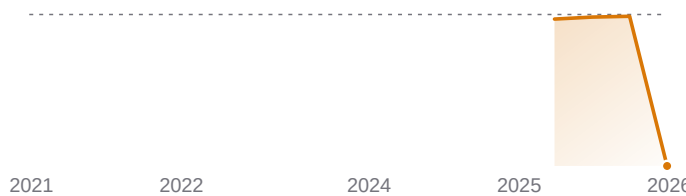


Sale premium vs estimated value

-55.6%

Annual turnover (share of homes sold)

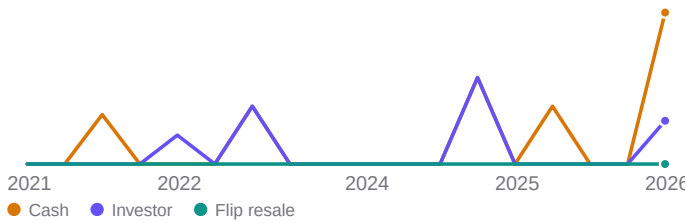
2.7%



BUYERS & OUTCOMES

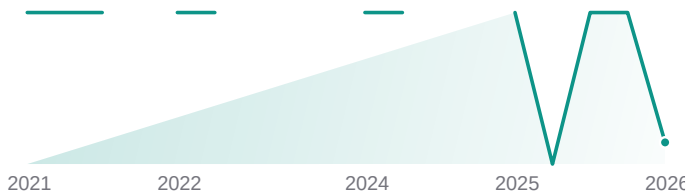
Buyer mix

Cash 88% · Investor 25% · Flip resale 0%



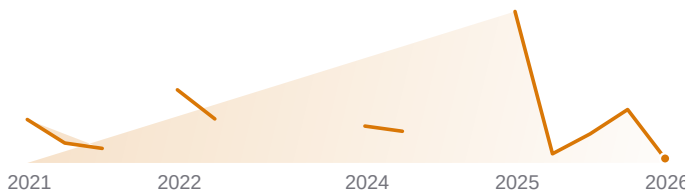
Sellers who sold at a gain

43%

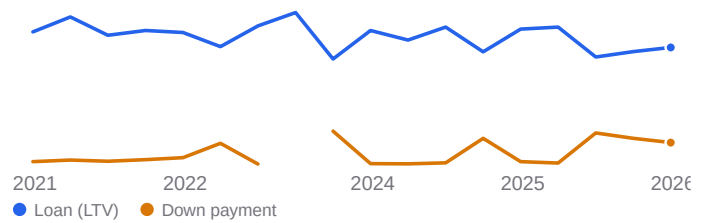


Median annualized return at resale

+0.9%

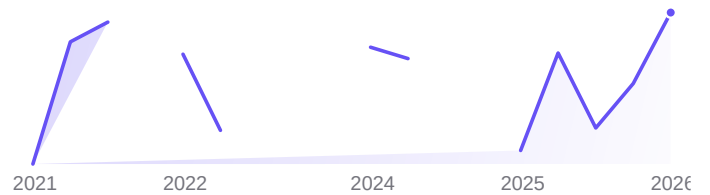


Financing (share of purchase price) Loan (LTV) 83% · Down payment 17%



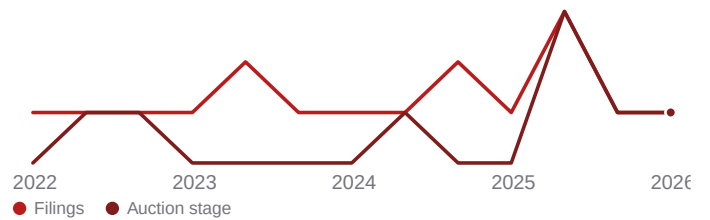
Typical hold before selling

16.1 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	476
Median value (AVM)	\$229K
Median size	1,512 ft²
Median bedrooms	3
Median year built	1920
Single family	73%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	56%
Underwater (LTV 125% or more)	5.8%
Owner occupied	84%
Company owned	19%
Median loan-to-value	44%
Typical ownership tenure	9.1 yrs

COMMUNITY

Population	1,324
Density	20 / mi²
Median household income	\$71K
Average household income	\$91K
Crime index (US avg 100)	118
Air pollution index (US avg 100)	90
Earthquake index (US avg 100)	19
Homes occupied	93%
Bachelor's or higher	15%
Poverty rate	9.3%
Unemployment	0.9%
Average temp	49°F
Annual precip	34 in
Sunshine	59%

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.