

Bernard 52032

ZIP code · IA · Iowa > Jackson County > Bernard

BUYER'S MARKET

\$108K

MEDIAN SALE PRICE

-41.1%

1-YR CHANGE

19

SALES (12 MO)

\$224K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 34 / 100



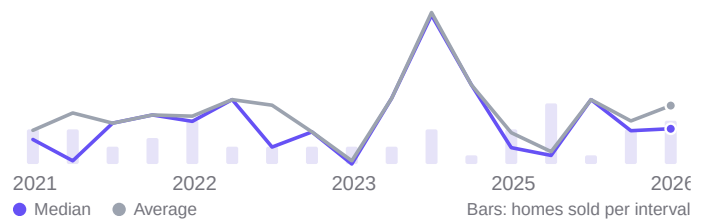
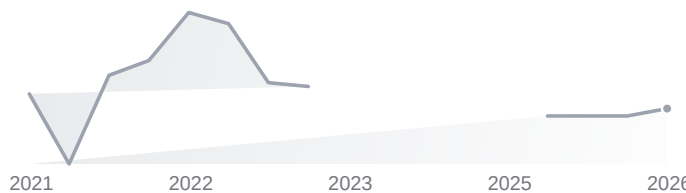
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

34 / 100

Sale prices

Median \$153K · Average \$239K

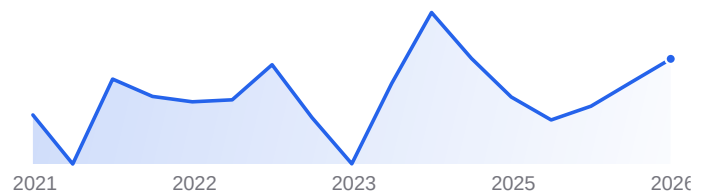
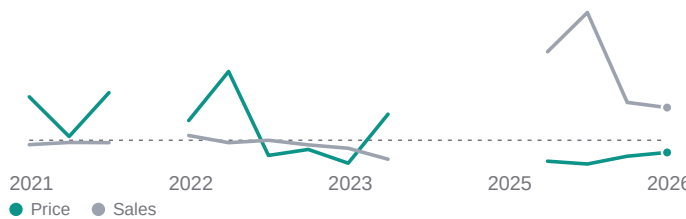


Growth (year over year)

Price -41.1% · Sales +111.1%

Price per square foot

\$204/ft²

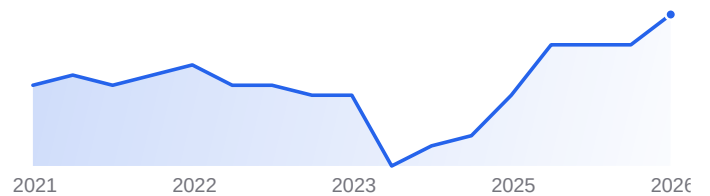
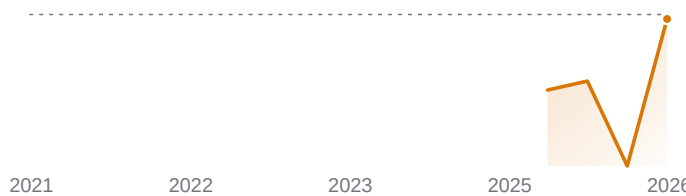


Sale premium vs estimated value

-0.3%

Annual turnover (share of homes sold)

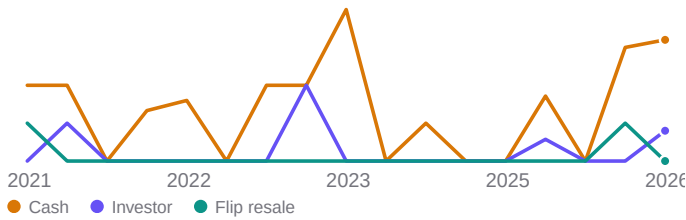
2.2%



BUYERS & OUTCOMES

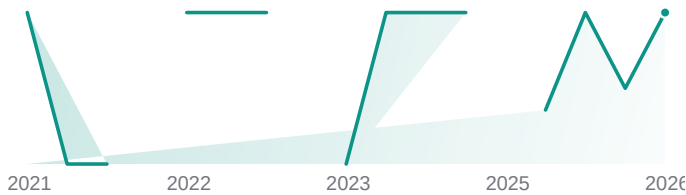
Buyer mix

Cash 80% · Investor 20% · Flip resale 0%



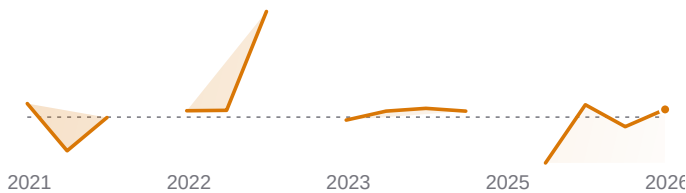
Sellers who sold at a gain

100%

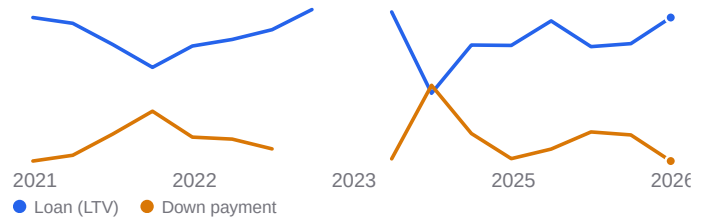


Median annualized return at resale

+5.5%

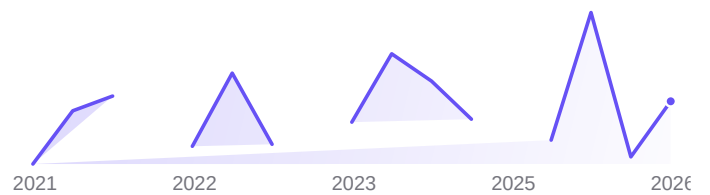


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



Typical hold before selling

8.9 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	857
Median value (AVM)	\$224K
Median size	1,344 ft²
Median bedrooms	3
Median year built	1977
Single family	54%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	57%
Underwater (LTV 125% or more)	8.9%
Owner occupied	75%
Company owned	13%
Median loan-to-value	42%
Typical ownership tenure	9.8 yrs

COMMUNITY

Population	1,257
Density	14 / mi²
Median household income	\$84K
Average household income	\$102K
Crime index (US avg 100)	102
Air pollution index (US avg 100)	75
Earthquake index (US avg 100)	19
Homes occupied	87%
Bachelor's or higher	11%
Poverty rate	7.0%
Unemployment	1.3%
Average temp	47°F
Annual precip	35 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.