

Garnavillo 52049

ZIP code · IA · Iowa > Clayton County > Garnavillo

BALANCED MARKET

\$139K

MEDIAN SALE PRICE

+2.6%

1-YR CHANGE

21

SALES (12 MO)

\$174K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 40 / 100



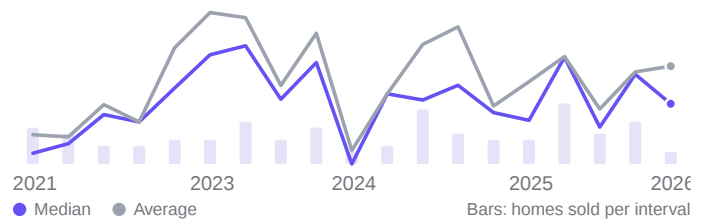
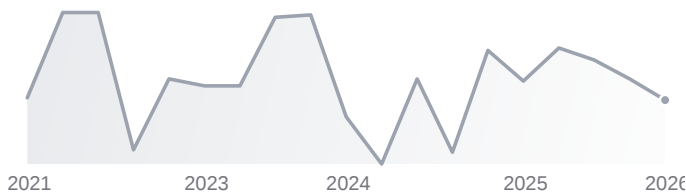
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

40 / 100

Sale prices

Median \$115K · Average \$165K

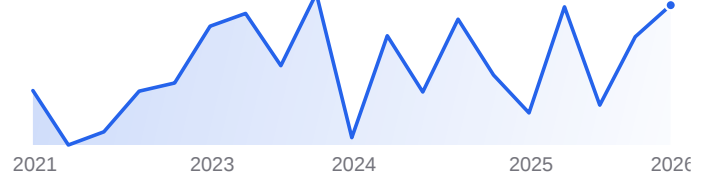
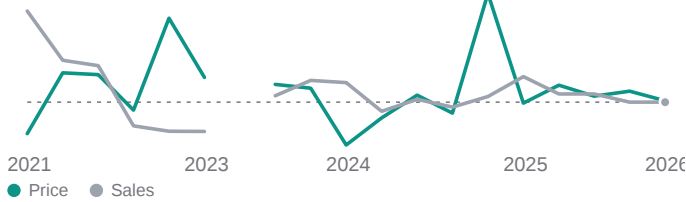


Growth (year over year)

Price +2.6% · Sales +0.0%

Price per square foot

\$133/ft²



Sale premium vs estimated value

+20.6%

Annual turnover (share of homes sold)

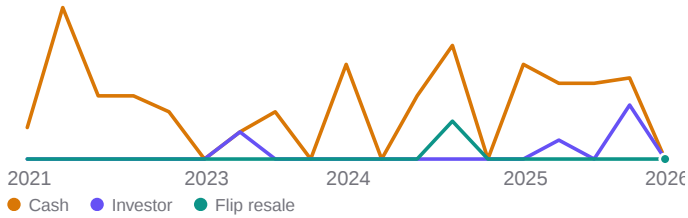
2.7%



BUYERS & OUTCOMES

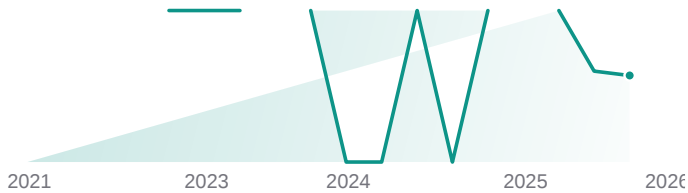
Buyer mix

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



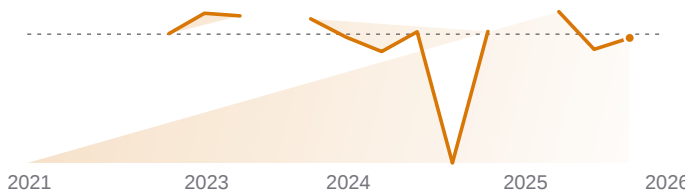
Sellers who sold at a gain

57%

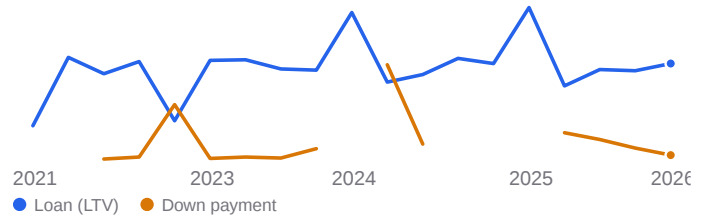


Median annualized return at resale

-1.3%

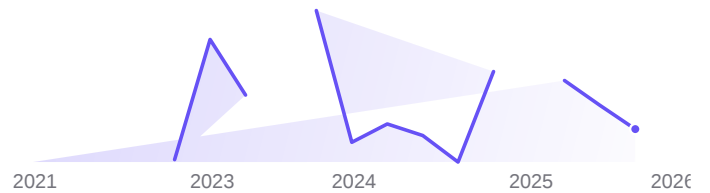


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



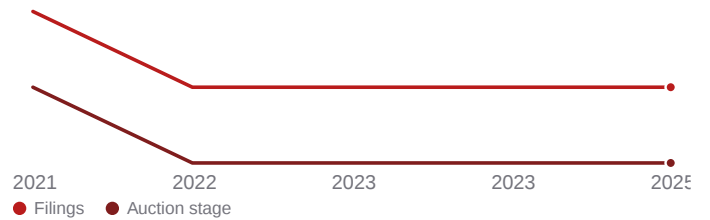
Typical hold before selling

4.7 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	774
Median value (AVM)	\$174K
Median size	1,400 ft²
Median bedrooms	3
Median year built	1964
Single family	70%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	67%
Underwater (LTV 125% or more)	5.1%
Owner occupied	66%
Company owned	16%
Median loan-to-value	17%
Typical ownership tenure	8.6 yrs

COMMUNITY

Population	1,857
Density	24 / mi²
Median household income	\$70K
Average household income	\$82K
Crime index (US avg 100)	147
Air pollution index (US avg 100)	77
Earthquake index (US avg 100)	16
Homes occupied	72%
Bachelor's or higher	13%
Poverty rate	18.3%
Unemployment	1.1%
Average temp	46°F
Annual precip	34 in
Sunshine	61%

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