

Elgin 52141

ZIP code · IA · Iowa > Fayette County > Elgin

BALANCED MARKET

\$224K

MEDIAN SALE PRICE

+273.5%

1-YR CHANGE

14

SALES (12 MO)

\$184K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 44 / 100



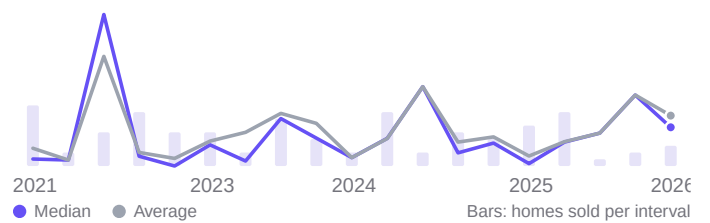
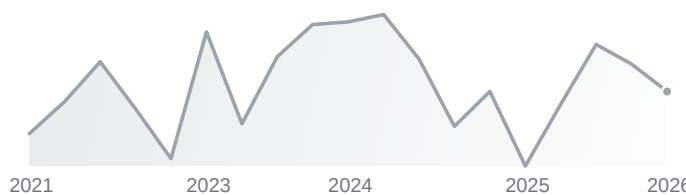
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

44 / 100

Sale prices

Median \$189K · Average \$234K

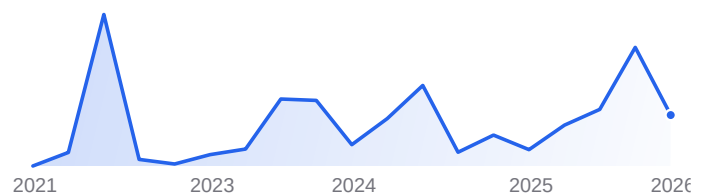
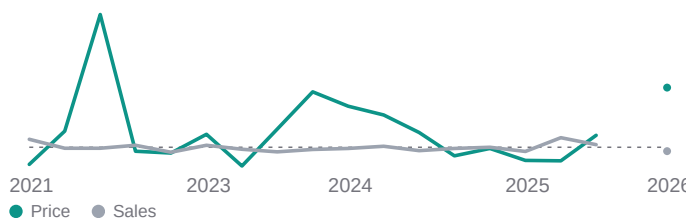


Growth (year over year)

Price +273.5% · Sales -17.6%

Price per square foot

\$110/ft²

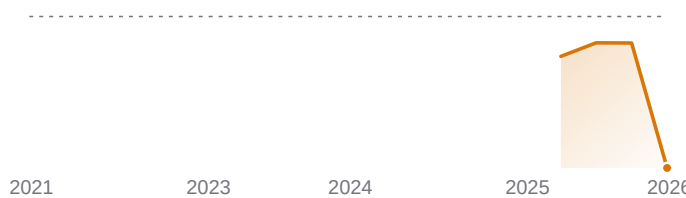


Sale premium vs estimated value

-32.1%

Annual turnover (share of homes sold)

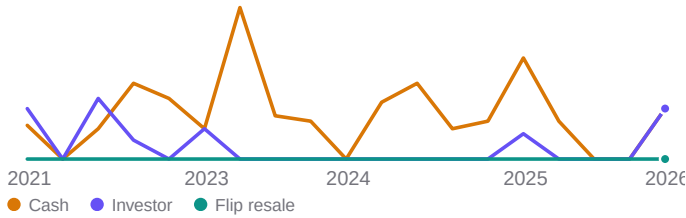
2.1%



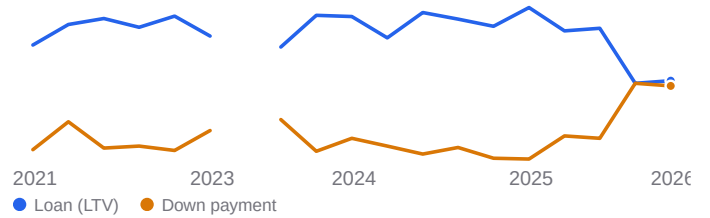
BUYERS & OUTCOMES

Buyer mix

Cash 33% · Investor 33% · Flip resale 0%



Financing (share of purchase price) Loan (LTV) 52% · Down payment 48%



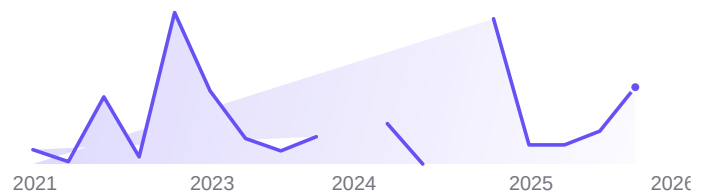
Sellers who sold at a gain

100%



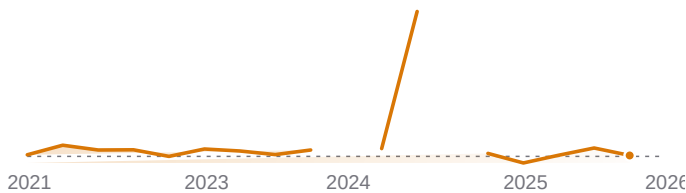
Typical hold before selling

10.1 yrs



Median annualized return at resale

+1.1%



HOUSING STOCK

Homes	666
Median value (AVM)	\$184K
Median size	1,568 ft²
Median bedrooms	3
Median year built	1950
Single family	61%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	64%
Underwater (LTV 125% or more)	5.8%
Owner occupied	87%
Company owned	17%
Median loan-to-value	34%
Typical ownership tenure	10.0 yrs

COMMUNITY

Population	1,484
Density	19 / mi²
Median household income	\$68K
Average household income	\$74K
Crime index (US avg 100)	101
Air pollution index (US avg 100)	75
Earthquake index (US avg 100)	13
Homes occupied	90%
Bachelor's or higher	13%
Poverty rate	9.7%
Unemployment	1.2%
Average temp	46°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.