

Central City 52214

ZIP code · IA · Iowa > Linn County > Central City

BUYER'S MARKET

\$161K

MEDIAN SALE PRICE

-28.8%

1-YR CHANGE

40

SALES (12 MO)

\$239K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 36 / 100



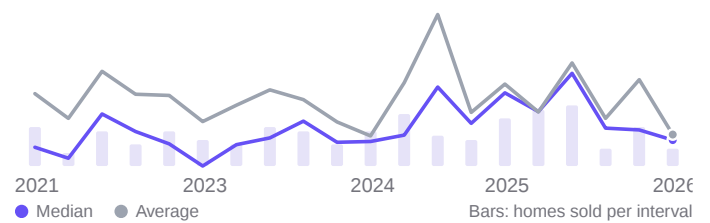
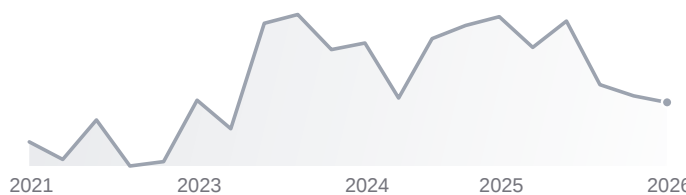
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

36 / 100

Sale prices

Median \$150K · Average \$162K

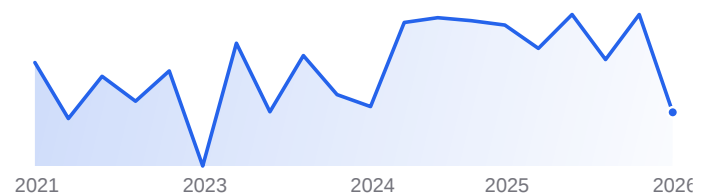
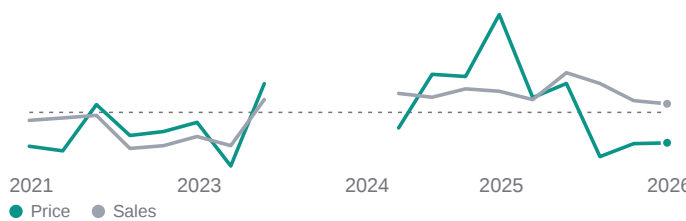


Growth (year over year)

Price -28.8% · Sales +8.1%

Price per square foot

\$88/ft²

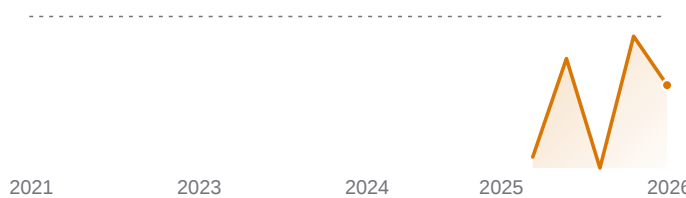


Sale premium vs estimated value

-11.0%

Annual turnover (share of homes sold)

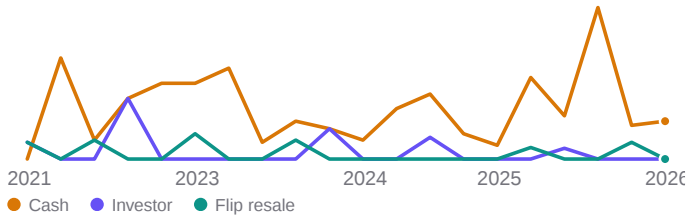
2.5%



BUYERS & OUTCOMES

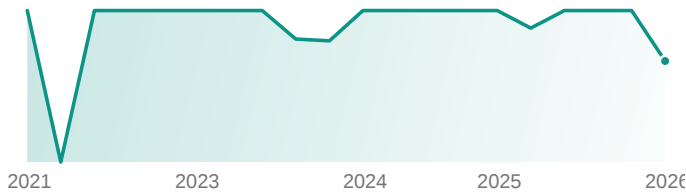
Buyer mix

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



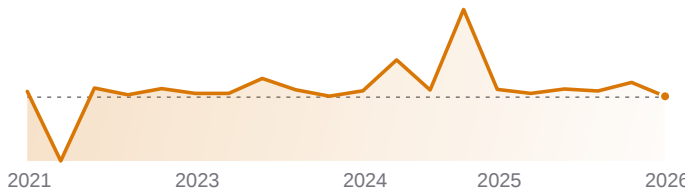
Sellers who sold at a gain

67%

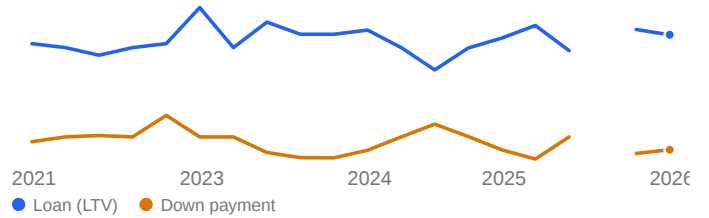


Median annualized return at resale

+0.4%

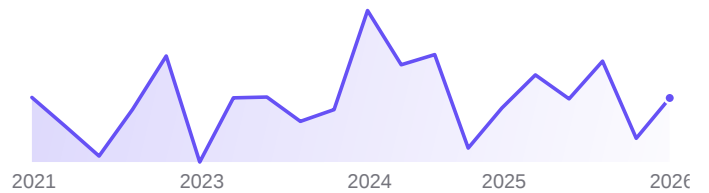


Financing (share of purchase price) Loan (LTV) 89% · Down payment 11%



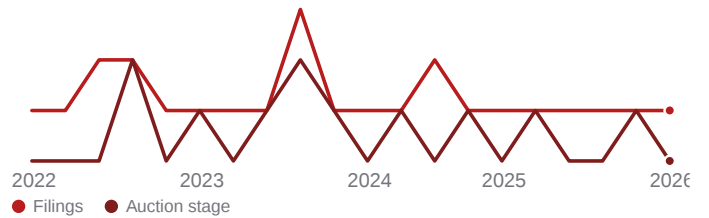
Typical hold before selling

5.8 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	1,606
Median value (AVM)	\$239K
Median size	1,432 ft²
Median bedrooms	3
Median year built	1966
Single family	76%
Condos	1.1%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	54%
Underwater (LTV 125% or more)	6.4%
Owner occupied	77%
Company owned	16%
Median loan-to-value	48%

Typical ownership tenure

11.7 yrs

COMMUNITY

Population	2,881
Density	30 / mi²
Median household income	\$84K
Average household income	\$103K
Crime index (US avg 100)	145
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	14
Homes occupied	91%
Bachelor's or higher	15%
Poverty rate	6.5%
Unemployment	1.1%
Average temp	48°F
Annual precip	36 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.