

Waterloo 68069

ZIP code · NE · Nebraska > Douglas County > Waterloo

BUYER'S MARKET

\$173K

MEDIAN SALE PRICE

-44.1%

1-YR CHANGE

42

SALES (12 MO)

\$487K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 20 / 100



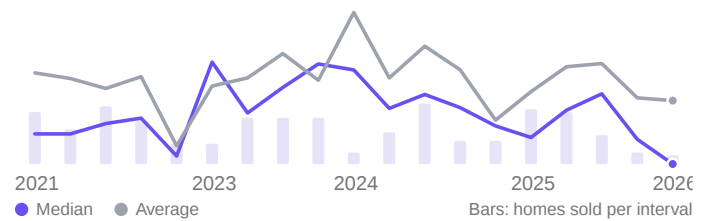
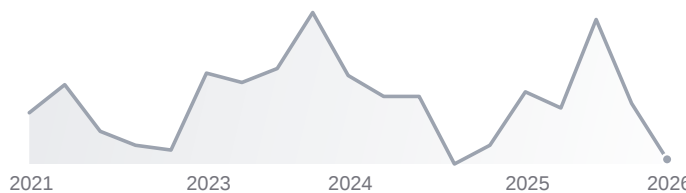
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

20 / 100

Sale prices

Median \$128K · Average \$440K

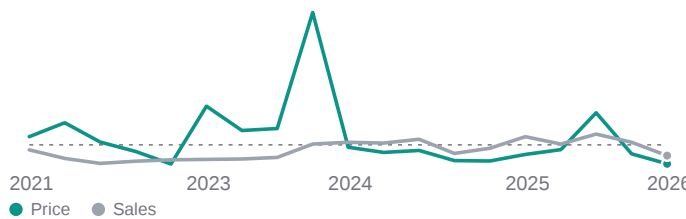


Growth (year over year)

Price -44.1% · Sales -25.0%

Price per square foot

\$213/ft²

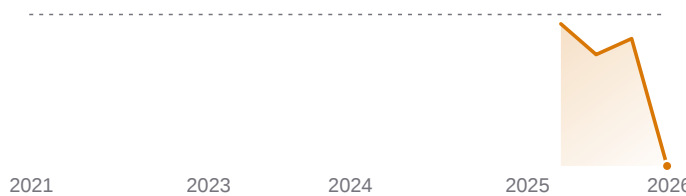


Sale premium vs estimated value

-67.1%

Annual turnover (share of homes sold)

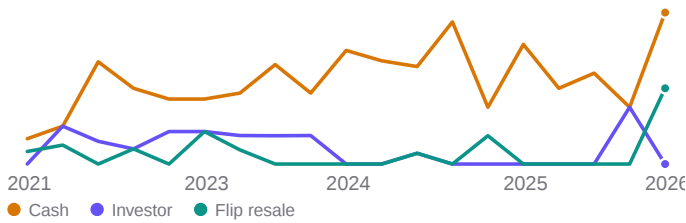
3.0%



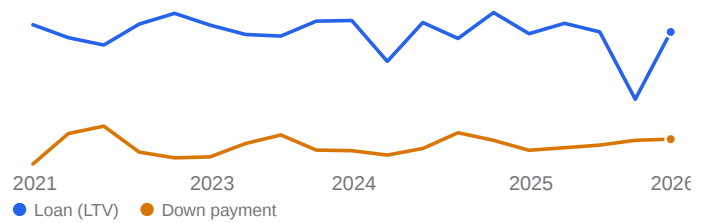
BUYERS & OUTCOMES

Buyer mix

Cash 67% · Investor 0% · Flip resale 33%

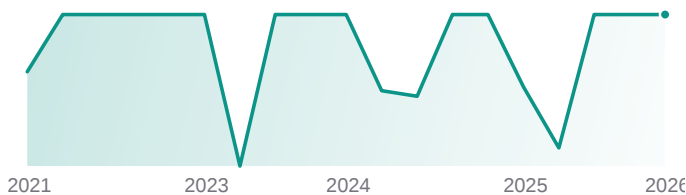


Financing (share of purchase price) Loan (LTV) 79% · Down payment 21%



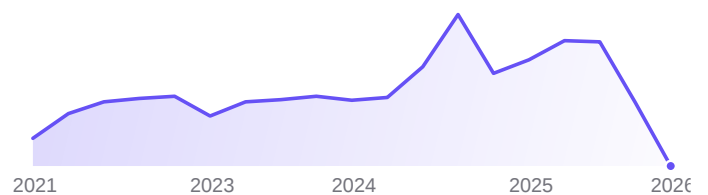
Sellers who sold at a gain

100%



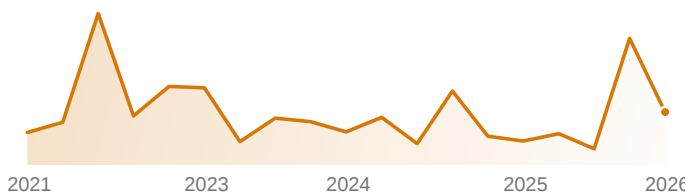
Typical hold before selling

0.6 yrs



Median annualized return at resale

+11.4%



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	1,411
Median value (AVM)	\$487K
Median size	1,829 ft²
Median bedrooms	3
Median year built	1979
Single family	96%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	57%
Underwater (LTV 125% or more)	2.7%
Owner occupied	72%
Company owned	24%
Median loan-to-value	44%
Typical ownership tenure	9.2 yrs

COMMUNITY

Population	4,345
Density	124 / mi²
Median household income	\$109K
Average household income	\$220K
Crime index (US avg 100)	128
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	35
Homes occupied	90%
Bachelor's or higher	33%
Poverty rate	5.2%
Unemployment	1.0%
Average temp	51°F
Annual precip	30 in
Sunshine	60%

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.