

Elm Creek 68836

ZIP code · NE · Nebraska > Buffalo County > Elm Creek

BUYER'S MARKET

\$182K

MEDIAN SALE PRICE

-10.3%

1-YR CHANGE

13

SALES (12 MO)

\$253K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 25 / 100



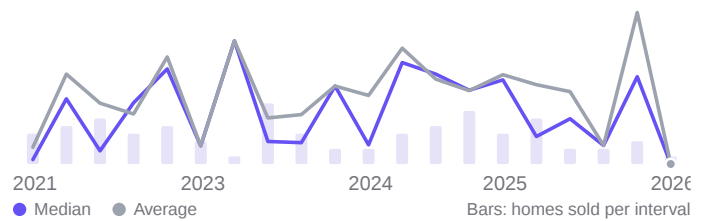
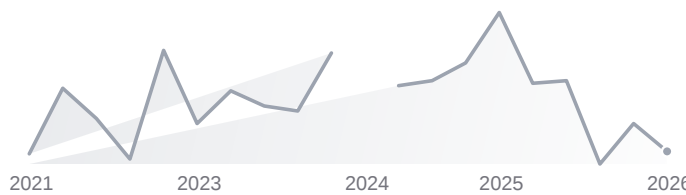
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

25 / 100

Sale prices

Median \$63K · Average \$63K

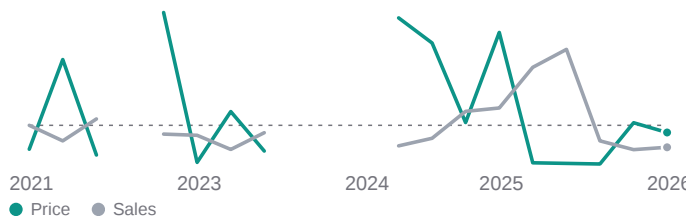


Growth (year over year)

Price -10.3% · Sales -31.6%

Price per square foot

\$98/ft²



Sale premium vs estimated value

-21.2%

Annual turnover (share of homes sold)

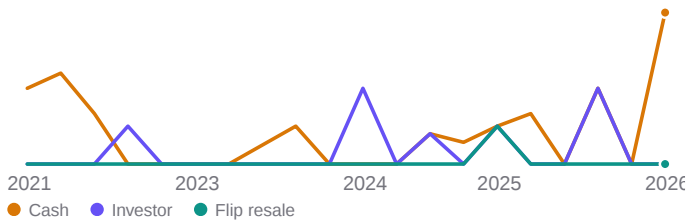
1.9%



BUYERS & OUTCOMES

Buyer mix

Cash 100% · Investor 0% · Flip resale 0%



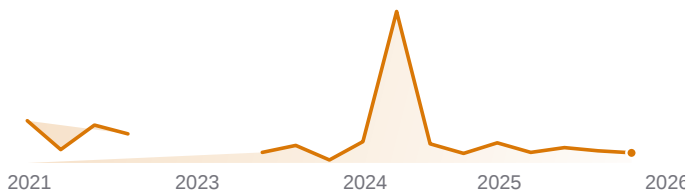
Sellers who sold at a gain

100%

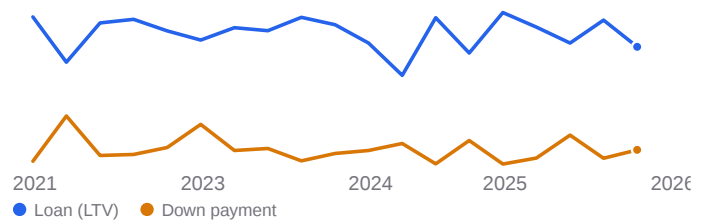


Median annualized return at resale

+4.3%

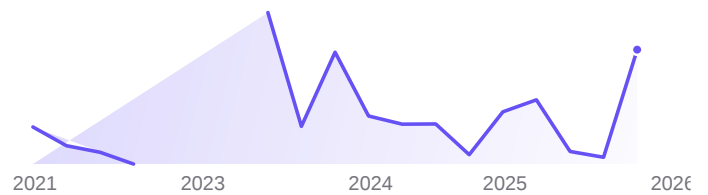


Financing (share of purchase price) Loan (LTV) 78% · Down payment 10%



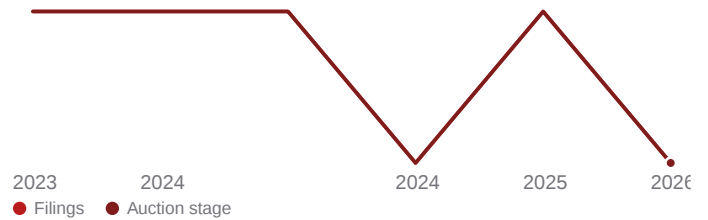
Typical hold before selling

14.1 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	677
Median value (AVM)	\$253K
Median size	1,456 ft²
Median bedrooms	3
Median year built	1968
Single family	61%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	46%
Underwater (LTV 125% or more)	5.6%
Owner occupied	69%
Company owned	17%
Median loan-to-value	55%
Typical ownership tenure	10.0 yrs

COMMUNITY

Population	2,462
Density	17 / mi²
Median household income	\$75K
Average household income	\$93K
Crime index (US avg 100)	90
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	20
Homes occupied	94%
Bachelor's or higher	22%
Poverty rate	4.5%
Unemployment	0.8%
Average temp	50°F
Annual precip	24 in
Sunshine	65%

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.