

Harvard 68944

ZIP code · NE · Nebraska > Clay County > Harvard

BUYER'S MARKET

\$20K

MEDIAN SALE PRICE

10

SALES (12 MO)

\$114K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 29 / 100



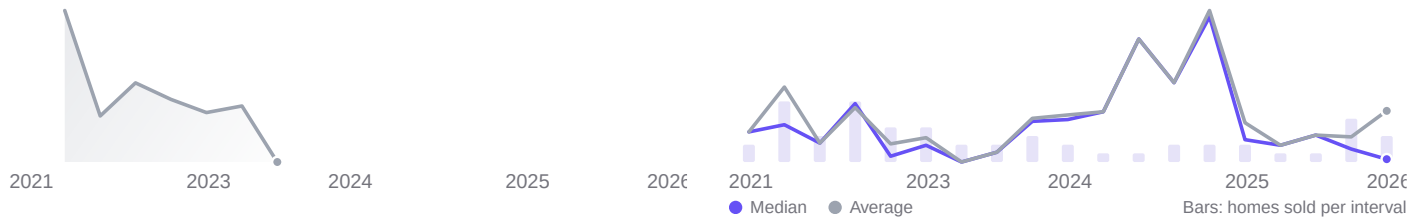
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

29 / 100

Sale prices

Median \$33K · Average \$169K

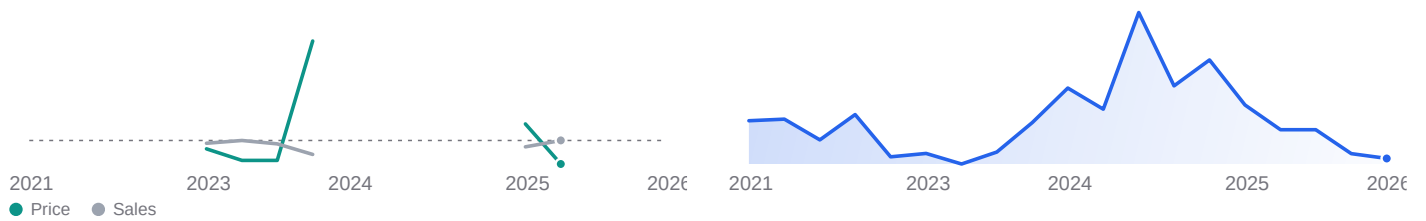


Growth (year over year)

Price -80.6% · Sales +0.0%

Price per square foot

\$29/ft²

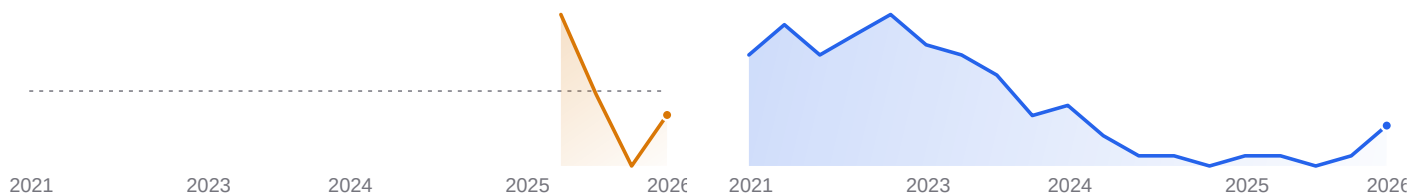


Sale premium vs estimated value

-22.6%

Annual turnover (share of homes sold)

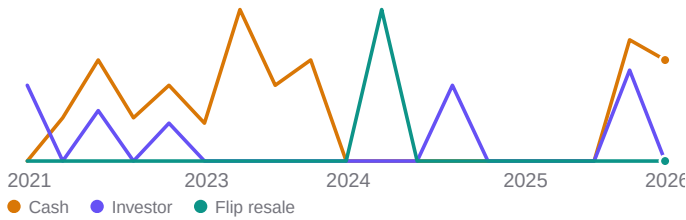
1.9%



BUYERS & OUTCOMES

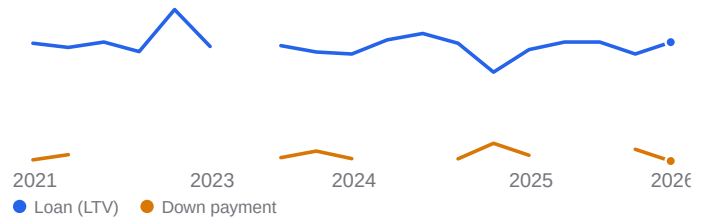
Buyer mix

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



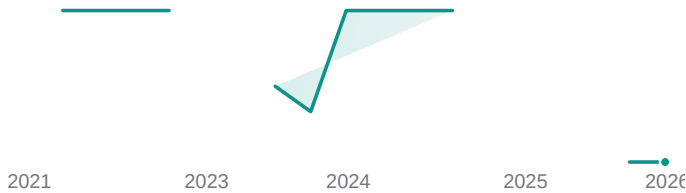
Financing (share of purchase price)

Loan (LTV) 100% · Down payment 0.1%



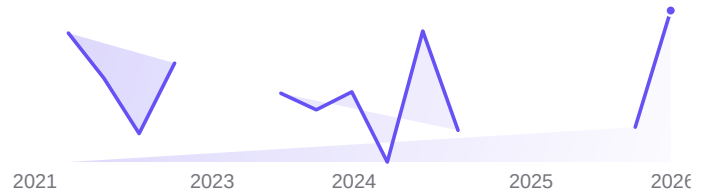
Sellers who sold at a gain

0%



Typical hold before selling

8.2 yrs



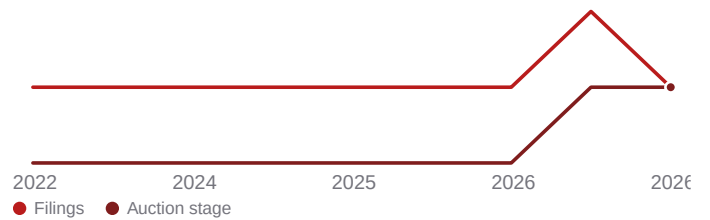
Median annualized return at resale

-1.7%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	521
Median value (AVM)	\$114K
Median size	1,424 ft²
Median bedrooms	3
Median year built	1940
Single family	75%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	68%
Underwater (LTV 125% or more)	7.4%
Owner occupied	70%
Company owned	8.8%
Median loan-to-value	2%
Typical ownership tenure	9.2 yrs

COMMUNITY

Population	1,084
Density	9 / mi ²
Median household income	\$77K
Average household income	\$100K
Crime index (US avg 100)	137
Air pollution index (US avg 100)	82
Earthquake index (US avg 100)	28
Homes occupied	90%
Bachelor's or higher	17%
Poverty rate	8.7%
Unemployment	0.9%
Average temp	51°F
Annual precip	28 in
Sunshine	63%

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.