Clay County, IA

County · IA · Iowa

BUYER'S MARKET

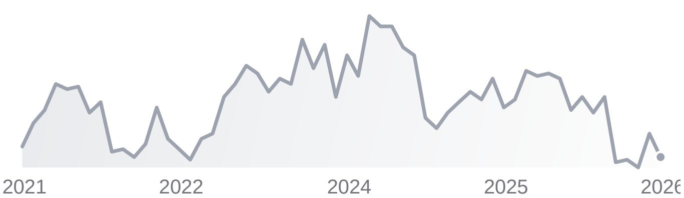
$182K	-2.9%	215	$132K
MEDIAN SALE PRICE	1-YR CHANGE	SALES (12 MO)	MEDIAN VALUE (AVM)

Market temperature — Buyer's market · 26 / 100

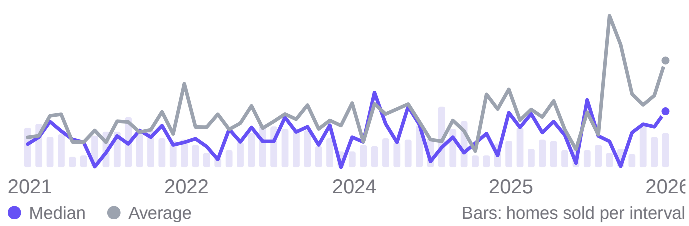
Buyer's market — Balanced — Seller's market

MARKET TRENDS (5 YEARS)

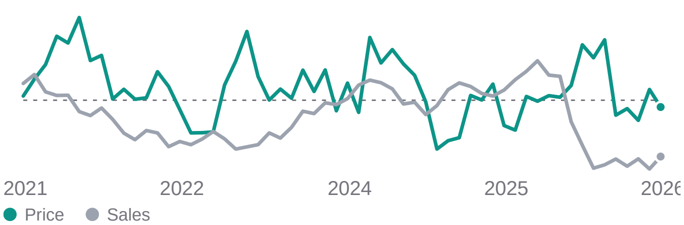
Market temperature (0–100) — 26 / 100



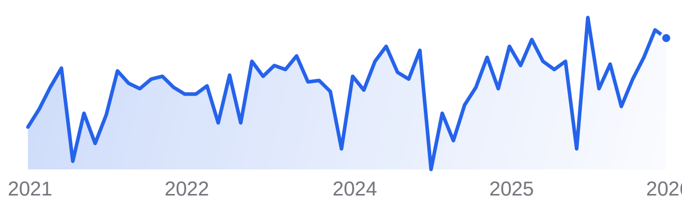
Sale prices — Median $200K · Average $298K



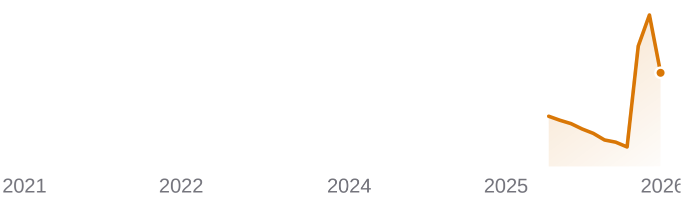
Growth (year over year) — Price -2.9% · Sales -24.6%



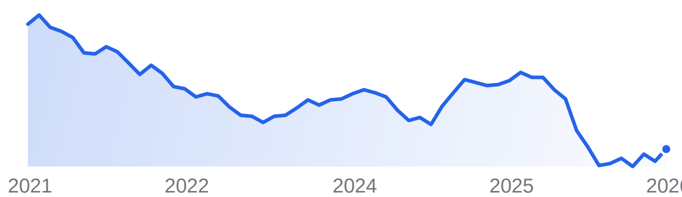
Price per square foot — $157/ft²



Sale premium vs estimated value — +21.5%

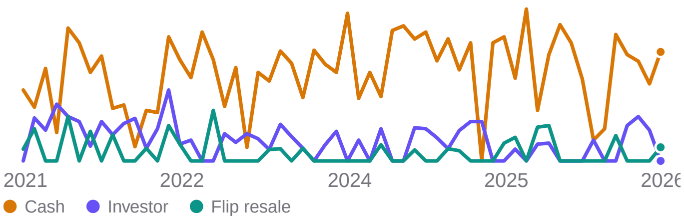


Annual turnover (share of homes sold) — 3.0%

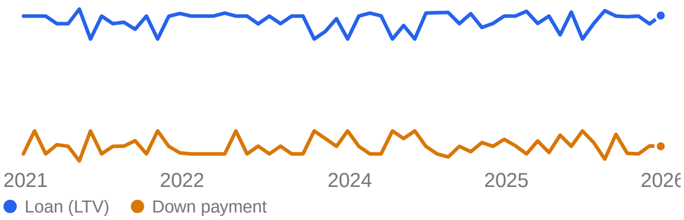


BUYERS & OUTCOMES

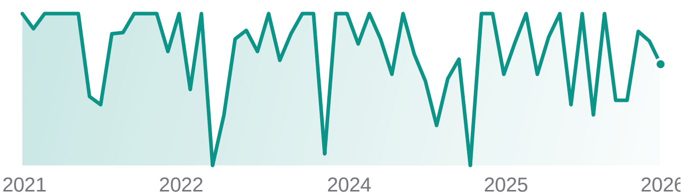
Buyer mix — Cash 31% · Investor 0% · Flip resale 3.8%



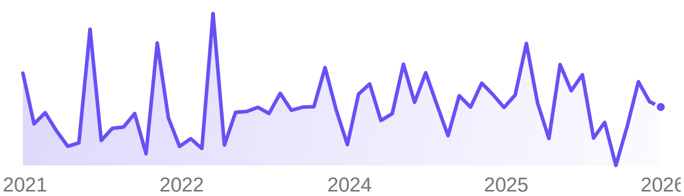
Financing (share of purchase price) — Loan (LTV) 95% · Down payment 10%



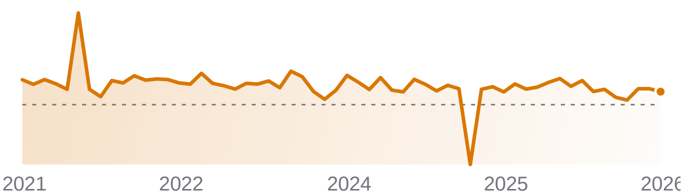
Sellers who sold at a gain — 83%



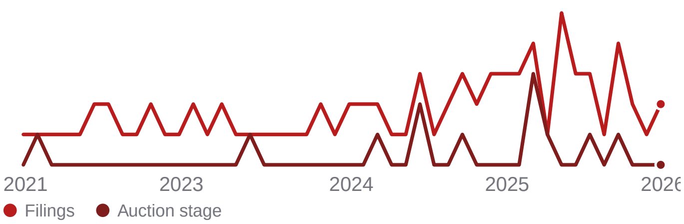
Typical hold before selling — 5.0 yrs



Median annualized return at resale — +3.5%



Preforeclosure filings — Filings 2 · Auction stage 0



HOUSING STOCK

Homes	7,115
Median value (AVM)	$132K
Median size	1,392 ft²
Median bedrooms	3
Median year built	1954
Single family	82%
Condos	2.9%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	43%
Underwater (LTV 125% or more)	9.0%
Owner occupied	83%
Company owned	14%
Median loan-to-value	61%

Typical ownership tenure	9.6 yrs

COMMUNITY

Population	16,558
Density	29 / mi²
Median household income	$64K
Average household income	$83K
Crime index (US avg 100)	110
Air pollution index (US avg 100)	91
Earthquake index (US avg 100)	15
Homes occupied	90%
Bachelor's or higher	20%
Poverty rate	9.8%
Unemployment	1.1%
Average temp	46°F
Annual precip	30 in
Sunshine	61%

Market metrics are derived from recorded arms-length deeds through June 2026. Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.