

Clayton County, IA

County · IA · Iowa

BALANCED MARKET

\$207K

MEDIAN SALE PRICE

+21.7%

1-YR CHANGE

200

SALES (12 MO)

\$213K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 42 / 100



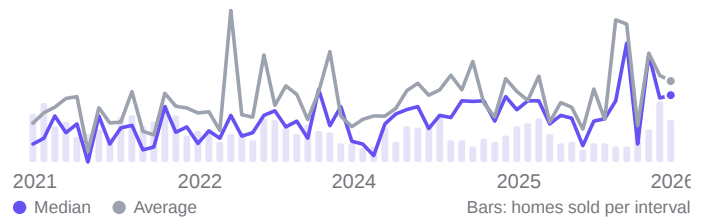
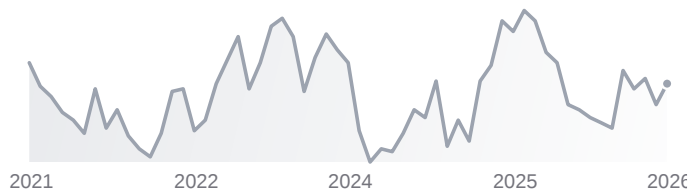
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

42 / 100

Sale prices

Median \$185K · Average \$209K

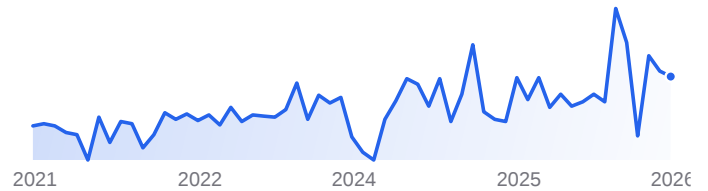
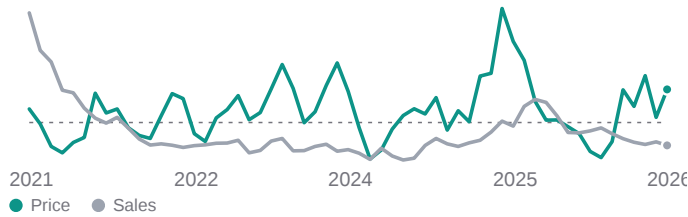


Growth (year over year)

Price +21.7% · Sales -14.9%

Price per square foot

\$127/ft²

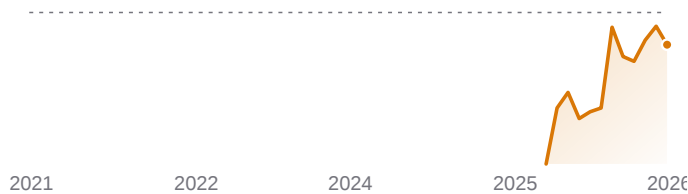


Sale premium vs estimated value

-3.3%

Annual turnover (share of homes sold)

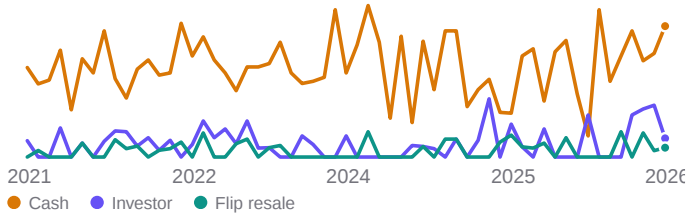
2.3%



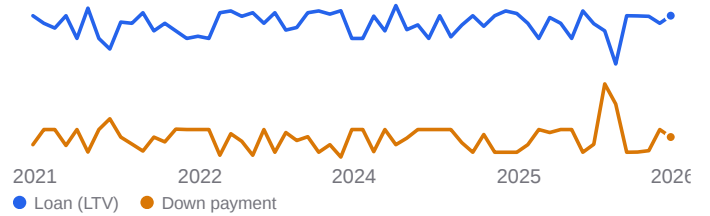
BUYERS & OUTCOMES

Buyer mix

Cash 52% · Investor 7.4% · Flip resale 3.7%

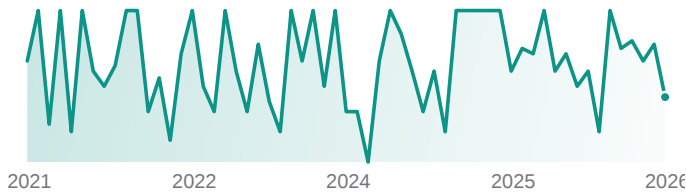


Financing (share of purchase price) Loan (LTV) 95% · Down payment 15%



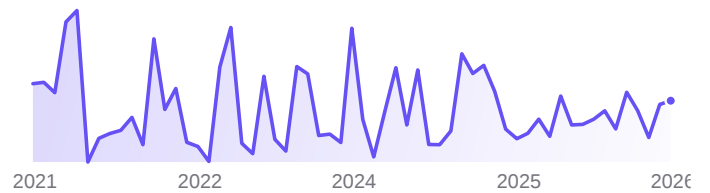
Sellers who sold at a gain

71%



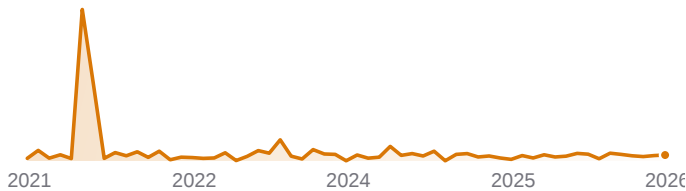
Typical hold before selling

6.3 yrs



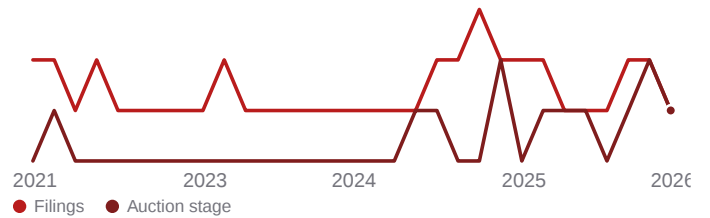
Median annualized return at resale

+5.5%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	8,653
Median value (AVM)	\$213K
Median size	1,520 ft²
Median bedrooms	3
Median year built	1958
Single family	65%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	66%
Underwater (LTV 125% or more)	4.8%
Owner occupied	79%
Company owned	14%
Median loan-to-value	26%
Typical ownership tenure	9.2 yrs

COMMUNITY

Population	16,996
Density	22 / mi²
Median household income	\$64K
Average household income	\$83K
Crime index (US avg 100)	125
Air pollution index (US avg 100)	76
Earthquake index (US avg 100)	15
Homes occupied	83%
Bachelor's or higher	13%
Poverty rate	15.3%
Unemployment	1.2%
Average temp	46°F
Annual precip	34 in
Sunshine	61%

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