

# Clay County, MN

County · MN · Minnesota

BALANCED MARKET

**\$272K**

MEDIAN SALE PRICE

**-5.0%**

1-YR CHANGE

**954**

SALES (12 MO)

**\$284K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 49 / 100



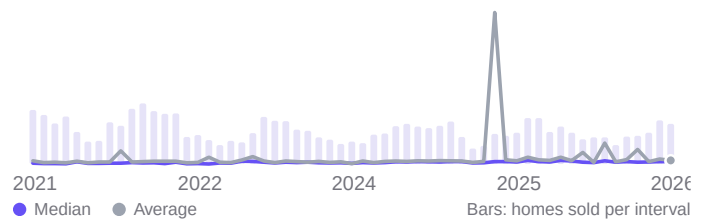
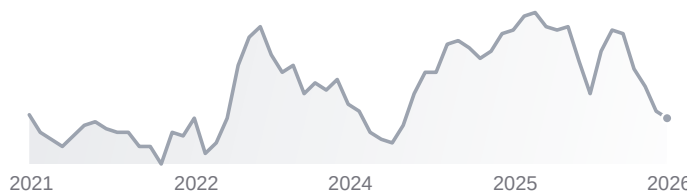
## MARKET TRENDS (5 YEARS)

Market temperature (0-100)

49 / 100

Sale prices

Median \$270K · Average \$312K

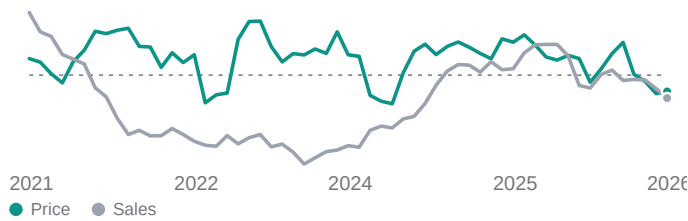


Growth (year over year)

Price -5.0% · Sales -7.0%

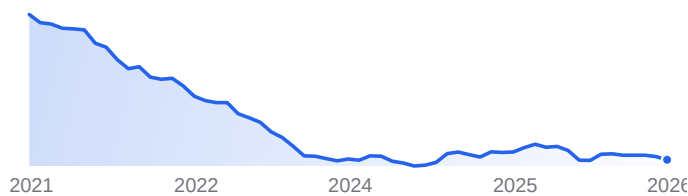
Sale premium vs estimated value

+0.0%



Annual turnover (share of homes sold)

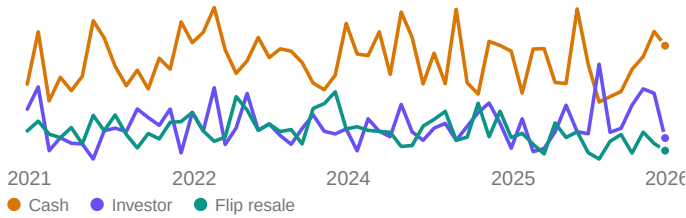
4.9%



## BUYERS & OUTCOMES

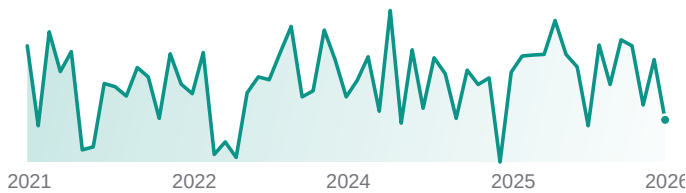
### Buyer mix

Cash 26% · Investor 4.8% · Flip resale 1.9%



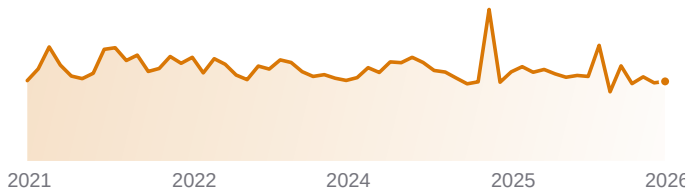
### Sellers who sold at a gain

87%

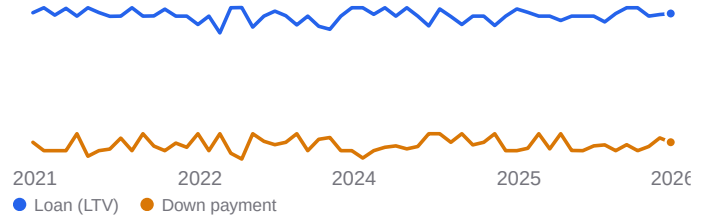


### Median annualized return at resale

+4.3%

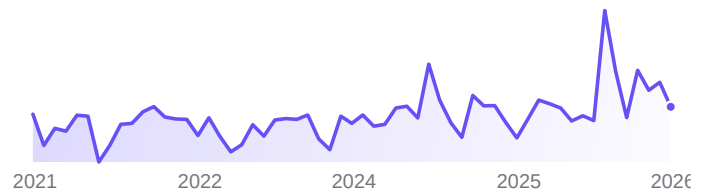


### Financing (share of purchase price) Loan (LTV) 92% · Down payment 15%



### Typical hold before selling

5.8 yrs



### Preforeclosure filings

Filings 4 · Auction stage 4



## HOUSING STOCK

|                    |        |
|--------------------|--------|
| Homes              | 19,371 |
| Median value (AVM) | \$284K |
| Median year built  | 1977   |
| Single family      | 93%    |
| Condos             | 1.6%   |

## EQUITY & OWNERSHIP

|                               |         |
|-------------------------------|---------|
| Equity rich (LTV 50% or less) | 43%     |
| Underwater (LTV 125% or more) | 1.6%    |
| Owner occupied                | 89%     |
| Company owned                 | 9.9%    |
| Median loan-to-value          | 56%     |
| Typical ownership tenure      | 7.4 yrs |

## COMMUNITY

|                                  |          |
|----------------------------------|----------|
| Population                       | 67,190   |
| Density                          | 64 / mi² |
| Median household income          | \$76K    |
| Average household income         | \$95K    |
| Crime index (US avg 100)         | 109      |
| Air pollution index (US avg 100) | 85       |
| Earthquake index (US avg 100)    | 15       |
| Homes occupied                   | 94%      |
| Bachelor's or higher             | 25%      |
| Poverty rate                     | 15.0%    |
| Unemployment                     | 0.8%     |
| Average temp                     | 41°F     |
| Annual precip                    | 23 in    |
| Sunshine                         | 59%      |

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.