

Clay County, NE

County · NE · Nebraska

BUYER'S MARKET

\$107K

MEDIAN SALE PRICE

-27.8%

1-YR CHANGE

67

SALES (12 MO)

\$136K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 34 / 100



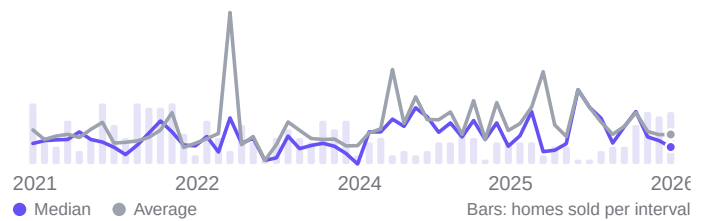
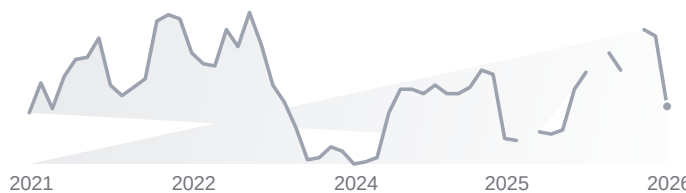
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

34 / 100

Sale prices

Median \$85K · Average \$135K

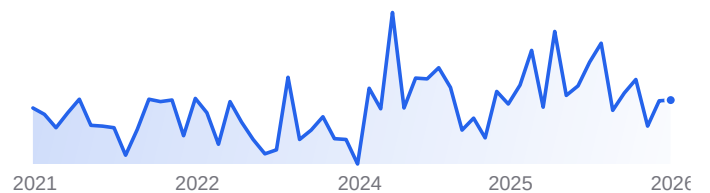
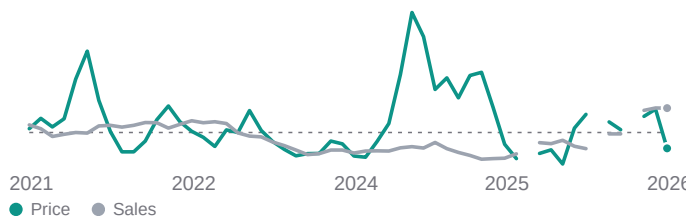


Growth (year over year)

Price -27.8% · Sales +42.6%

Price per square foot

\$97/ft²



Sale premium vs estimated value

-0.8%

Annual turnover (share of homes sold)

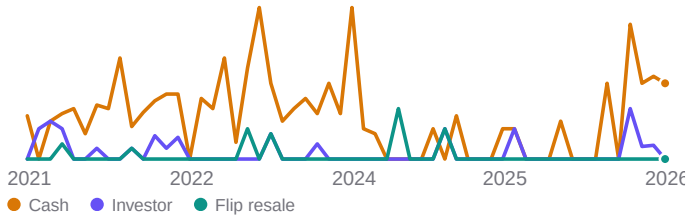
2.2%



BUYERS & OUTCOMES

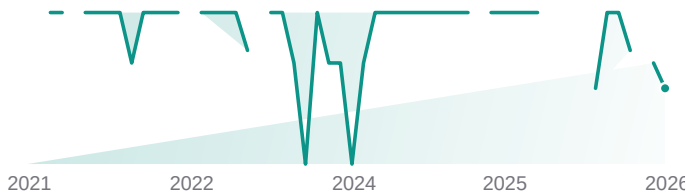
Buyer mix

Cash 50% · Investor 0% · Flip resale 0%



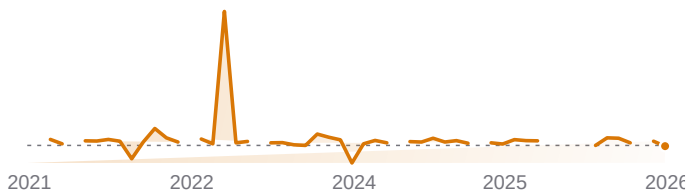
Sellers who sold at a gain

50%

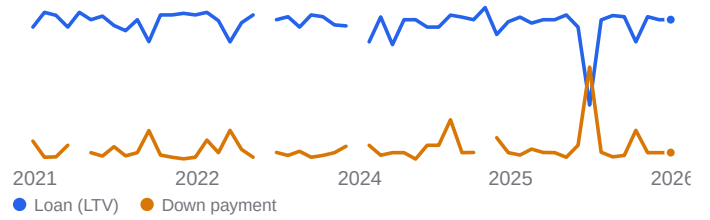


Median annualized return at resale

-1.7%

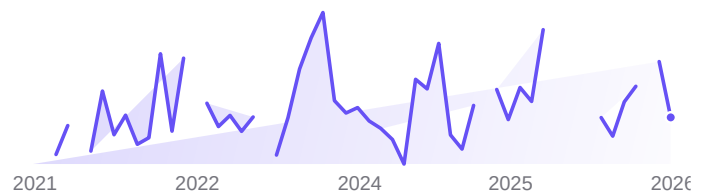


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



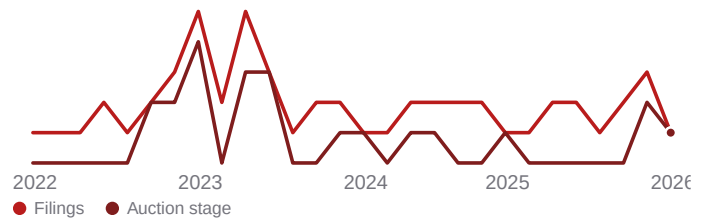
Typical hold before selling

3.1 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	3,007
Median value (AVM)	\$136K
Median size	1,536 ft²
Median bedrooms	3
Median year built	1930
Single family	75%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	61%
Underwater (LTV 125% or more)	7.3%
Owner occupied	74%
Company owned	14%
Median loan-to-value	27%
Typical ownership tenure	8.5 yrs

COMMUNITY

Population	6,130
Density	11 / mi²
Median household income	\$75K
Average household income	\$91K
Crime index (US avg 100)	135
Air pollution index (US avg 100)	82
Earthquake index (US avg 100)	27
Homes occupied	90%
Bachelor's or higher	18%
Poverty rate	7.8%
Unemployment	1.0%
Average temp	51°F
Annual precip	28 in
Sunshine	63%

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.