

Clay County, SD

County · SD · South Dakota

BALANCED MARKET

\$159K

MEDIAN SALE PRICE

-34.0%

1-YR CHANGE

108

SALES (12 MO)

\$284K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 43 / 100



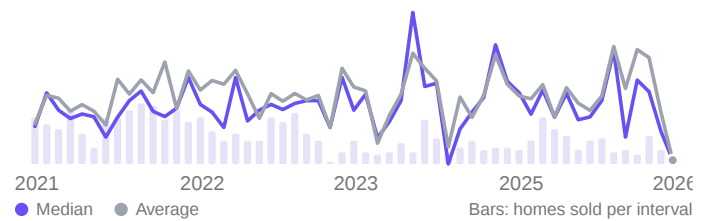
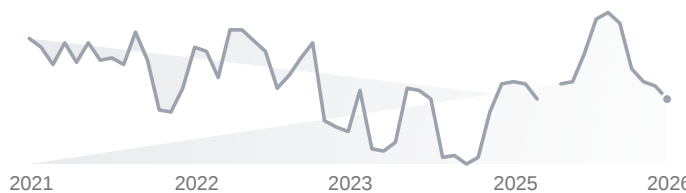
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

43 / 100

Sale prices

Median \$75K · Average \$75K

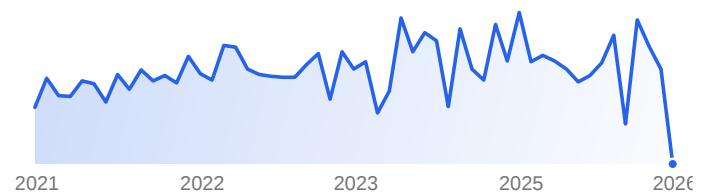
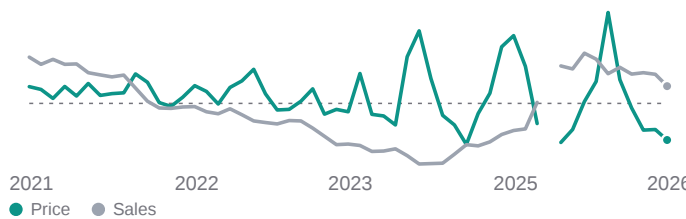


Growth (year over year)

Price -34.0% · Sales +16.1%

Price per square foot

\$27/ft²

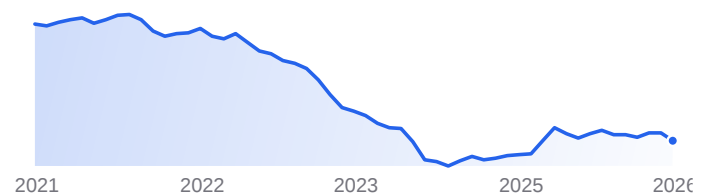
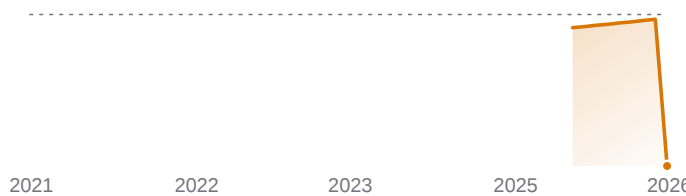


Sale premium vs estimated value

-76.6%

Annual turnover (share of homes sold)

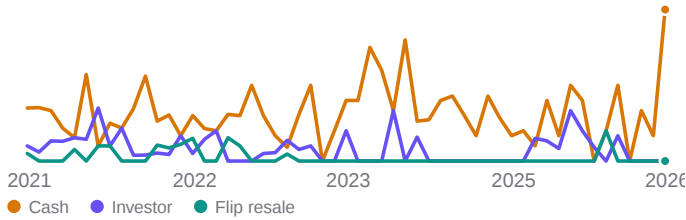
2.5%



BUYERS & OUTCOMES

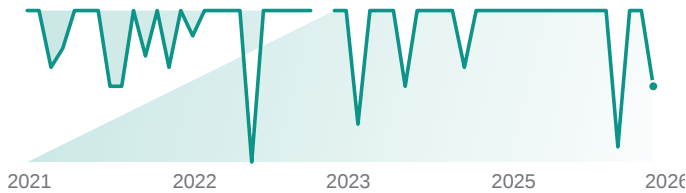
Buyer mix

Cash 100% · Investor 0% · Flip resale 0%



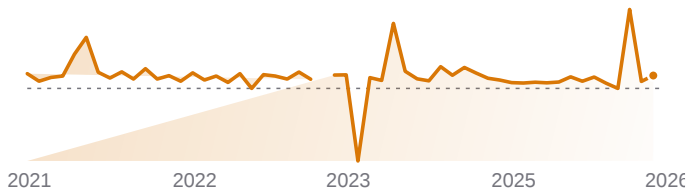
Sellers who sold at a gain

67%

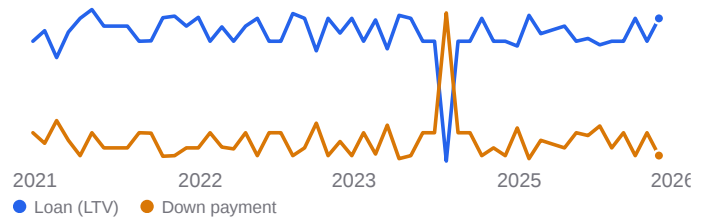


Median annualized return at resale

+9.2%

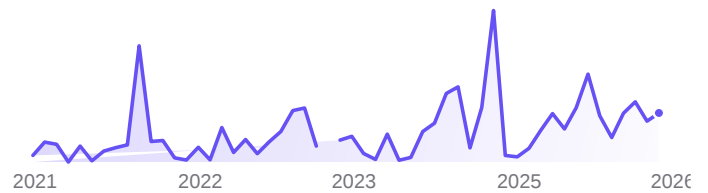


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



Typical hold before selling

4.0 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	4,368
Median value (AVM)	\$284K
Median size	1,593 ft²
Median bedrooms	3
Median year built	1969
Single family	83%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	63%
Underwater (LTV 125% or more)	2.1%
Owner occupied	68%
Company owned	19%
Median loan-to-value	38%
Typical ownership tenure	7.3 yrs

COMMUNITY

Population	15,329
Density	37 / mi²
Median household income	\$62K
Average household income	\$82K
Crime index (US avg 100)	108
Air pollution index (US avg 100)	103
Earthquake index (US avg 100)	21
Homes occupied	91%
Bachelor's or higher	21%
Poverty rate	19.1%
Unemployment	0.5%
Average temp	48°F
Annual precip	26 in
Sunshine	63%

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