

Clay County, TX

County · TX · Texas

\$281K

MEDIAN SALE PRICE

8

SALES (12 MO)

\$185K

MEDIAN VALUE (AVM)

HOUSING STOCK

Homes	5,953
Median value (AVM)	\$185K
Median size	1,544 ft²
Median year built	1978
Single family	57%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	82%
Underwater (LTV 125% or more)	1.2%
Owner occupied	72%
Company owned	9.9%
Median loan-to-value	29%
Typical ownership tenure	12.4 yrs

COMMUNITY

Population	10,851
Density	10 / mi²
Median household income	\$75K
Average household income	\$87K
Crime index (US avg 100)	112
Air pollution index (US avg 100)	97
Earthquake index (US avg 100)	33
Homes occupied	85%
Bachelor's or higher	15%
Poverty rate	7.5%
Unemployment	0.9%
Average temp	64°F
Annual precip	32 in
Sunshine	64%

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.