

# Gray County, TX

County · TX · Texas

**SELLER'S MARKET**

**\$128K**

MEDIAN SALE PRICE

**112**

SALES (12 MO)

**\$91K**

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 64 / 100

Buyer's market

Balanced

Seller's market

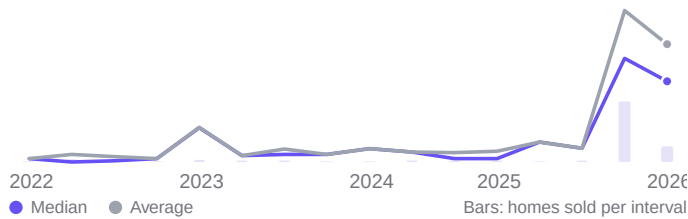
## MARKET TRENDS (5 YEARS)

Sale prices

Median \$113K · Average \$158K

Growth (year over year)

Price -2.4% · Sales +300.0%

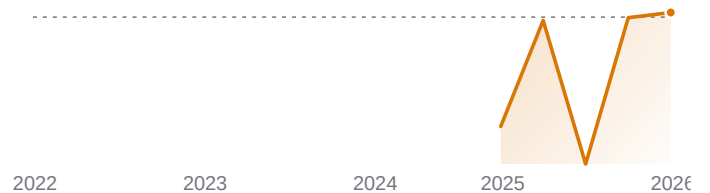
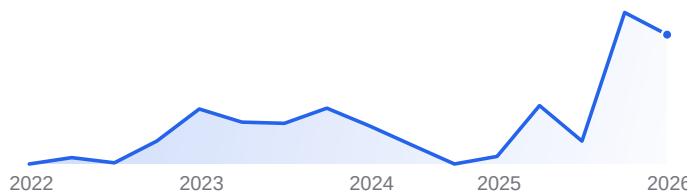


Price per square foot

\$61/ft²

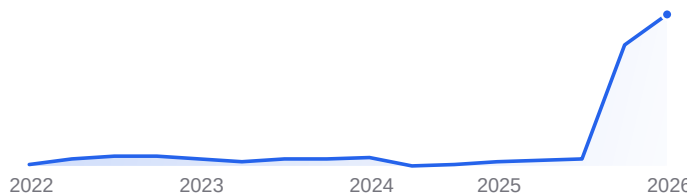
Sale premium vs estimated value

+2.0%



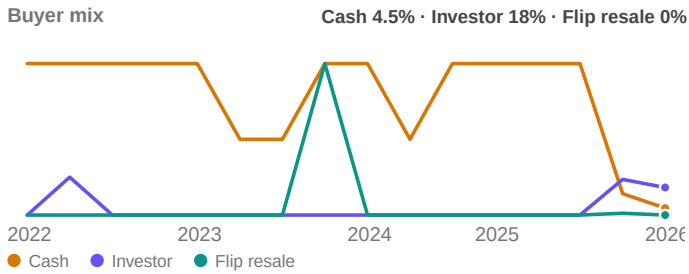
Annual turnover (share of homes sold)

1.2%

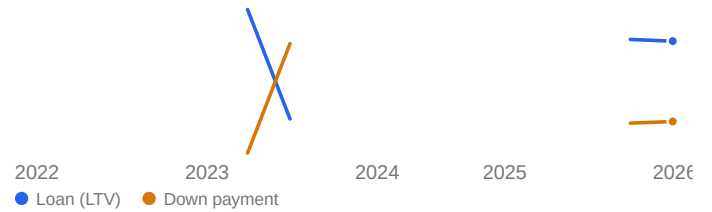


## BUYERS & OUTCOMES

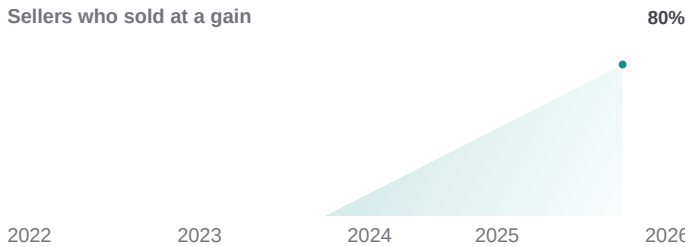
### Buyer mix



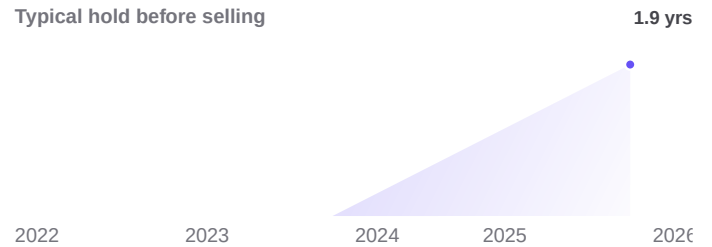
### Financing (share of purchase price) Loan (LTV) 75% · Down payment 25%



### Sellers who sold at a gain



### Typical hold before selling



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 9,536     |
| Median value (AVM) | \$91K     |
| Median size        | 1,849 ft² |
| Median year built  | 1953      |
| Single family      | 89%       |

## EQUITY & OWNERSHIP

|                               |         |
|-------------------------------|---------|
| Equity rich (LTV 50% or less) | 67%     |
| Underwater (LTV 125% or more) | 2.6%    |
| Owner occupied                | 70%     |
| Company owned                 | 13%     |
| Median loan-to-value          | 22%     |
| Typical ownership tenure      | 9.0 yrs |

## COMMUNITY

|                          |          |
|--------------------------|----------|
| Population               | 20,902   |
| Density                  | 23 / mi² |
| Median household income  | \$56K    |
| Average household income | \$80K    |
| Crime index (US avg 100) | 87       |

|                                  |              |
|----------------------------------|--------------|
| Air pollution index (US avg 100) | <b>95</b>    |
| Earthquake index (US avg 100)    | <b>45</b>    |
| Homes occupied                   | <b>79%</b>   |
| Bachelor's or higher             | <b>15%</b>   |
| Poverty rate                     | <b>17.1%</b> |
| Unemployment                     | <b>1.0%</b>  |
| Average temp                     | <b>57°F</b>  |
| Annual precip                    | <b>23 in</b> |
| Sunshine                         | <b>73%</b>   |

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