

Clay Center 68933

ZIP code · NE · Nebraska > Clay County > Clay Center

STRONG BUYER'S MARKET

\$87K

MEDIAN SALE PRICE

-37.5%

1-YR CHANGE

13

SALES (12 MO)

\$147K

MEDIAN VALUE (AVM)

Market temperature

Strong buyer's market · 17 / 100



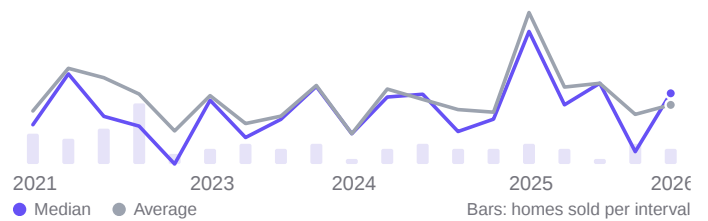
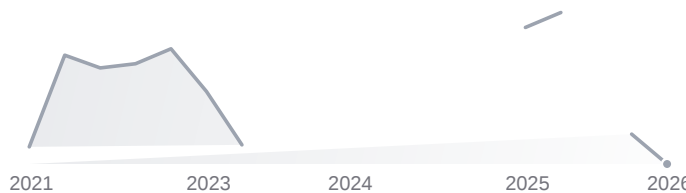
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

17 / 100

Sale prices

Median \$149K · Average \$131K

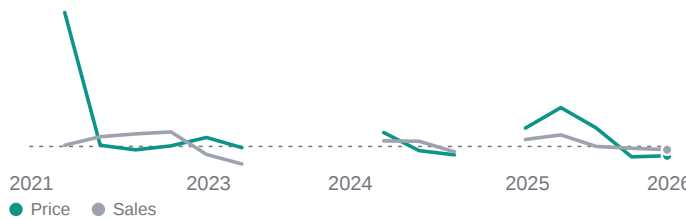


Growth (year over year)

Price -37.5% · Sales -13.3%

Price per square foot

\$104/ft²

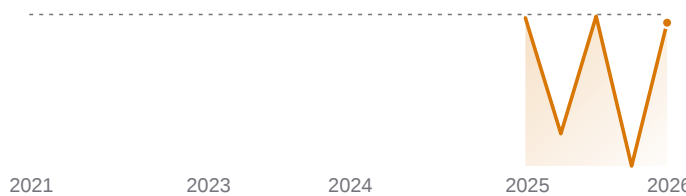


Sale premium vs estimated value

-2.9%

Annual turnover (share of homes sold)

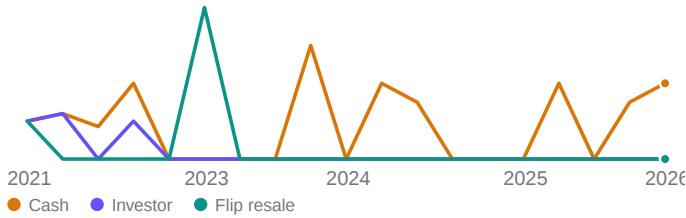
3.0%



BUYERS & OUTCOMES

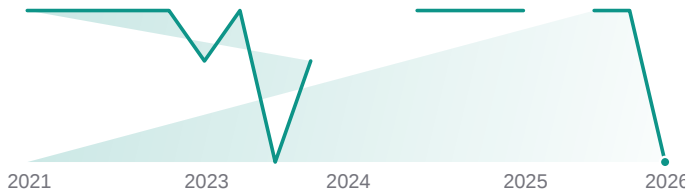
Buyer mix

Cash 33% · Investor 0% · Flip resale 0%



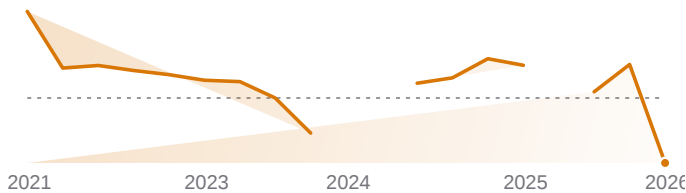
Sellers who sold at a gain

0%

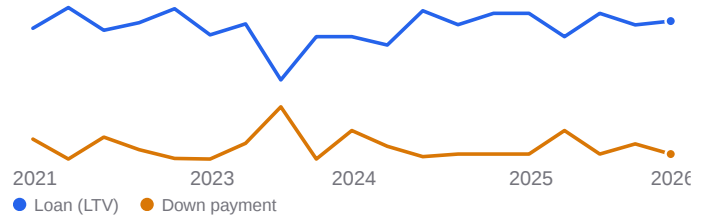


Median annualized return at resale

-19.9%

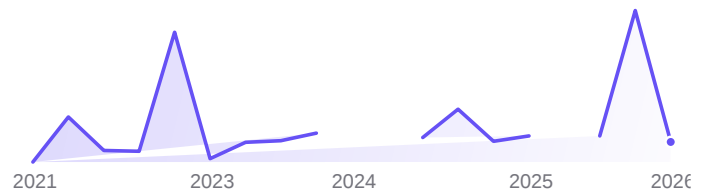


Financing (share of purchase price) Loan (LTV) 90% · Down payment 5.0%



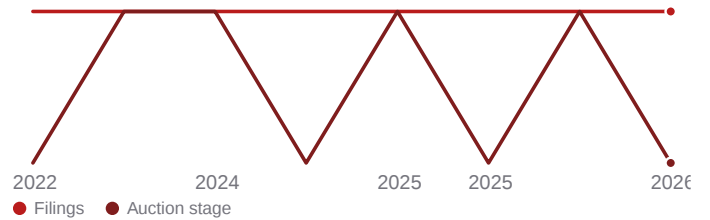
Typical hold before selling

3.2 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	430
Median value (AVM)	\$147K
Median size	1,484 ft²
Median bedrooms	3
Median year built	1942
Single family	81%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	51%
Underwater (LTV 125% or more)	7.0%
Owner occupied	80%
Company owned	14%
Median loan-to-value	50%
Typical ownership tenure	7.7 yrs

COMMUNITY

Population	1,056
Density	15 / mi²
Median household income	\$74K
Average household income	\$85K
Crime index (US avg 100)	125
Air pollution index (US avg 100)	82
Earthquake index (US avg 100)	28
Homes occupied	90%
Bachelor's or higher	17%
Poverty rate	7.6%
Unemployment	0.9%
Average temp	51°F
Annual precip	28 in
Sunshine	63%

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.