Clay County, FL

County · FL · Florida

STRONG BUYER'S MARKET

$290K	-11.2%	2,471	$339K
MEDIAN SALE PRICE	1-YR CHANGE	SALES (12 MO)	MEDIAN VALUE (AVM)

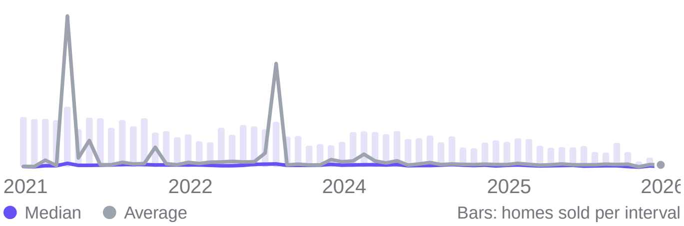
Market temperature — Strong buyer's market · 19 / 100

Buyer's market · Balanced · Seller's market

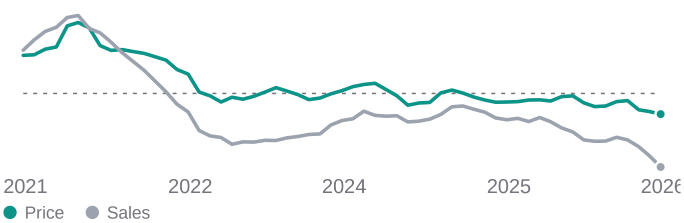
MARKET TRENDS (5 YEARS)

Market temperature (0–100) — 19 / 100

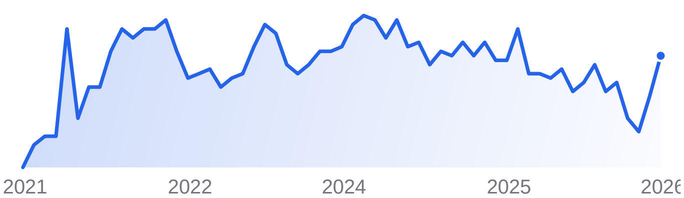
Sale prices — Median $290K · Average $336K



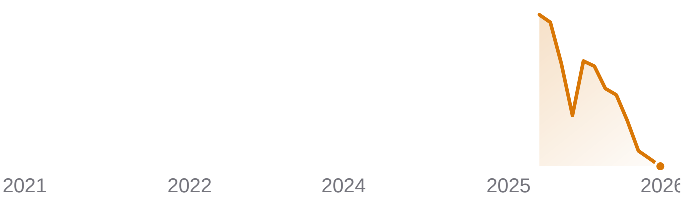
Growth (year over year) — Price -11.2% · Sales -40.0%



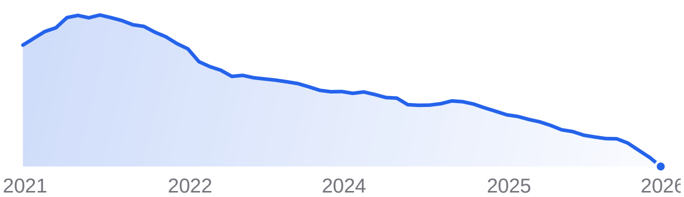
Price per square foot — $181/ft²



Sale premium vs estimated value — +0.0%

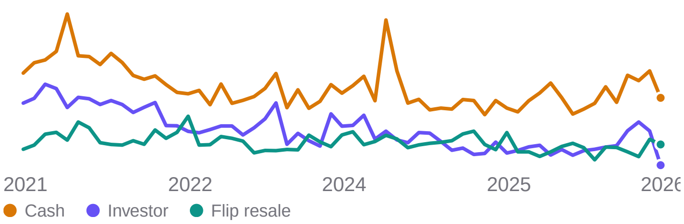


Annual turnover (share of homes sold) — 3.0%

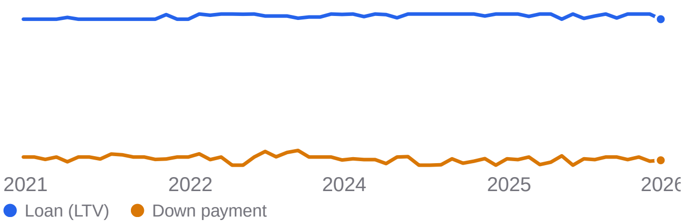


BUYERS & OUTCOMES

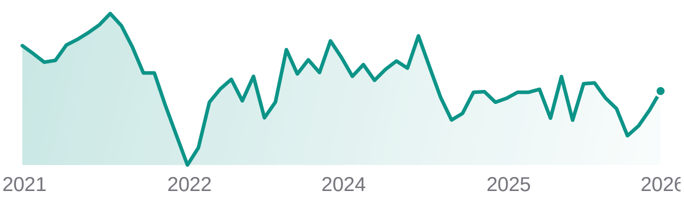
Buyer mix **Cash 28% · Investor 2.0% · Flip resale 10%**



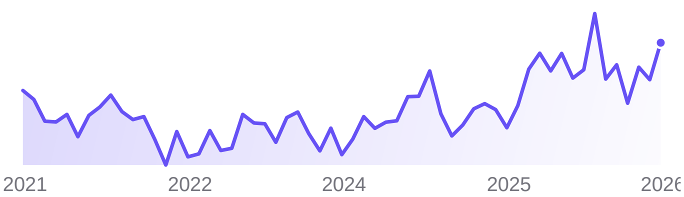
Financing (share of purchase price) **Loan (LTV) 95% · Down payment 8.0%**



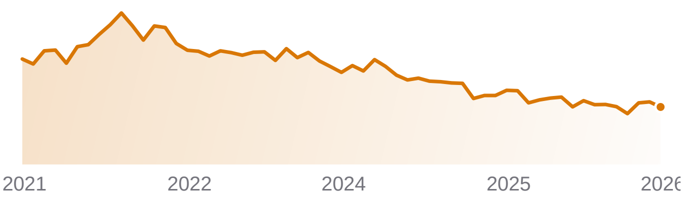
Sellers who sold at a gain **87%**



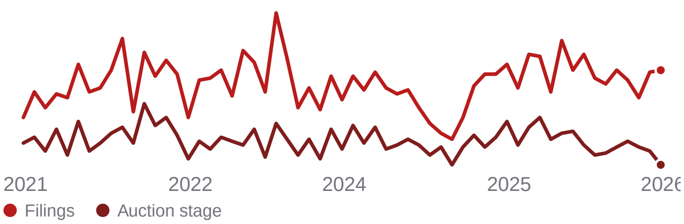
Typical hold before selling **7.6 yrs**



Median annualized return at resale **+4.4%**



Preforeclosure filings **Filings 48 · Auction stage 0**



HOUSING STOCK

Homes	**81,613**
Median value (AVM)	**$339K**
Median size	**1,796 ft²**
Median bedrooms	**3**
Median year built	**1998**
Single family	**85%**
Condos	**2.8%**

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	**47%**
Underwater (LTV 125% or more)	**1.4%**
Owner occupied	**84%**
Company owned	**15%**
Median loan-to-value	**53%**

Typical ownership tenure	**8.1 yrs**

COMMUNITY

Population	**239,343**
Density	**396 / mi²**
Median household income	**$84K**
Average household income	**$105K**
Crime index (US avg 100)	**86**
Air pollution index (US avg 100)	**87**
Earthquake index (US avg 100)	**29**
Homes occupied	**94%**
Bachelor's or higher	**19%**
Poverty rate	**8.4%**
Unemployment	**1.0%**
Average temp	**70°F**
Annual precip	**52 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.