

# Clay County, GA

County · GA · Georgia

BALANCED MARKET

**\$307K**

MEDIAN SALE PRICE

**+121.7%**

1-YR CHANGE

**50**

SALES (12 MO)

**\$138K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 56 / 100

Buyer's market

Balanced

Seller's market

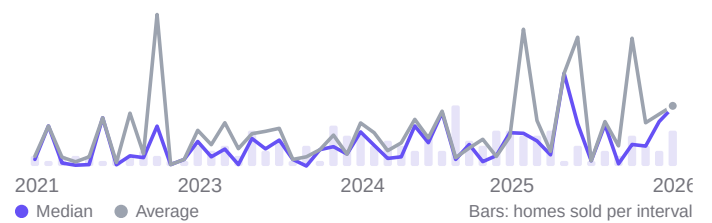
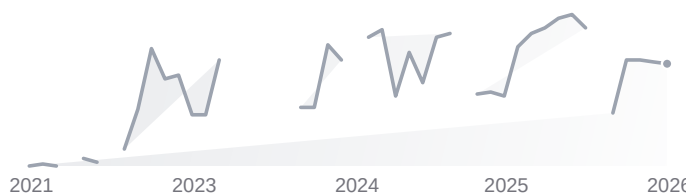
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

56 / 100

Sale prices

Median \$425K · Average \$436K



Growth (year over year)

Price +121.7% · Sales -16.7%

Price per square foot

\$136/ft<sup>2</sup>

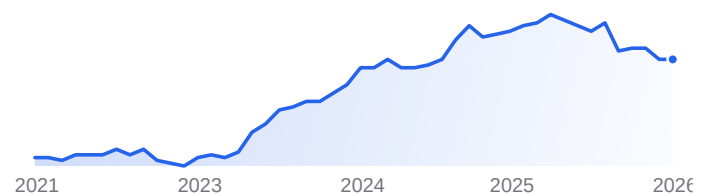


Sale premium vs estimated value

-0.4%

Annual turnover (share of homes sold)

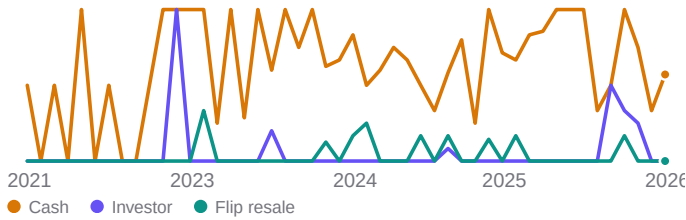
2.5%



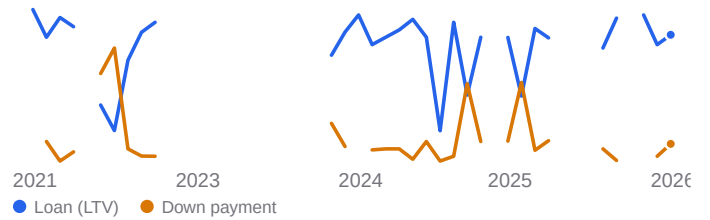
## BUYERS & OUTCOMES

### Buyer mix

Cash 57% · Investor 0% · Flip resale 0%

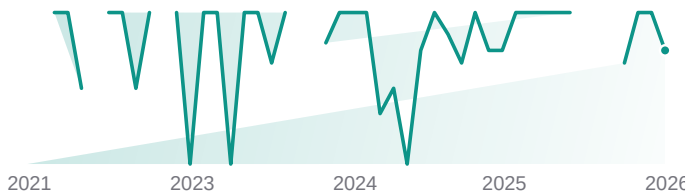


### Financing (share of purchase price) Loan (LTV) 87% · Down payment 13%



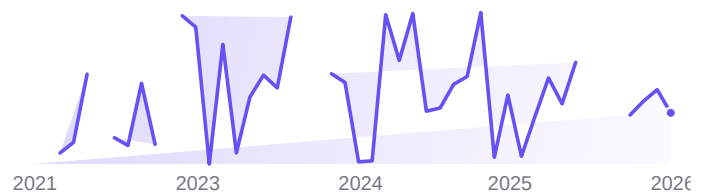
### Sellers who sold at a gain

75%



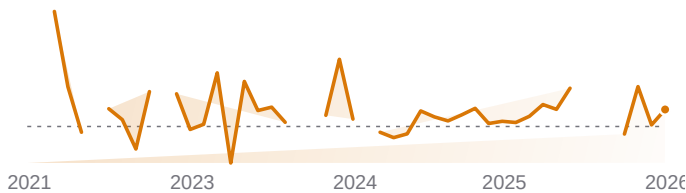
### Typical hold before selling

6.3 yrs



### Median annualized return at resale

+6.0%



### Preforeclosure filings

Filings 2 · Auction stage 2



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 1,967     |
| Median value (AVM) | \$138K    |
| Median size        | 1,268 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1990      |
| Single family      | 62%       |

## EQUITY & OWNERSHIP

|                               |         |
|-------------------------------|---------|
| Equity rich (LTV 50% or less) | 76%     |
| Underwater (LTV 125% or more) | 3.3%    |
| Owner occupied                | 53%     |
| Company owned                 | 12%     |
| Median loan-to-value          | 0%      |
| Typical ownership tenure      | 9.1 yrs |

## COMMUNITY

|                                  |          |
|----------------------------------|----------|
| Population                       | 2,821    |
| Density                          | 14 / mi² |
| Median household income          | \$42K    |
| Average household income         | \$51K    |
| Crime index (US avg 100)         | 125      |
| Air pollution index (US avg 100) | 76       |
| Earthquake index (US avg 100)    | 26       |
| Homes occupied                   | 63%      |
| Bachelor's or higher             | 9%       |
| Poverty rate                     | 25.2%    |
| Unemployment                     | 1.2%     |
| Average temp                     | 66°F     |
| Annual precip                    | 55 in    |
| Sunshine                         | 61%      |

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