

Clay County, IL

County · IL · Illinois

BALANCED MARKET

\$82K

MEDIAN SALE PRICE

+2.9%

1-YR CHANGE

209

SALES (12 MO)

\$63K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 54 / 100



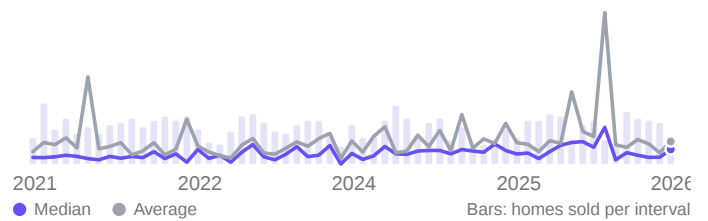
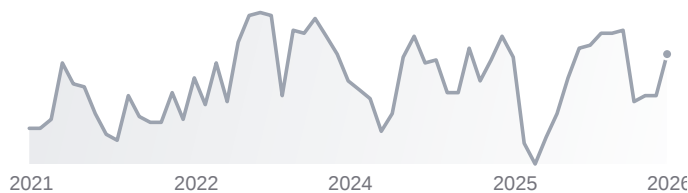
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

54 / 100

Sale prices

Median \$105K · Average \$139K

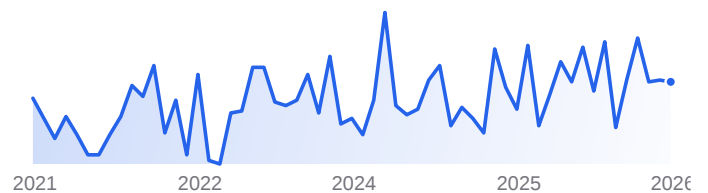
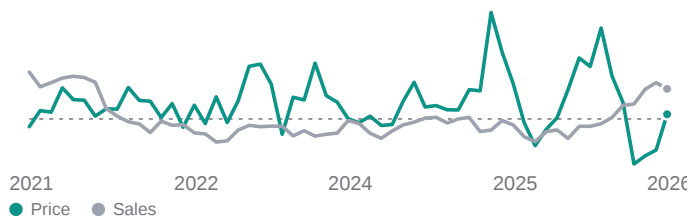


Growth (year over year)

Price +2.9% · Sales +18.8%

Price per square foot

\$85/ft²



Sale premium vs estimated value

+97.2%

Annual turnover (share of homes sold)

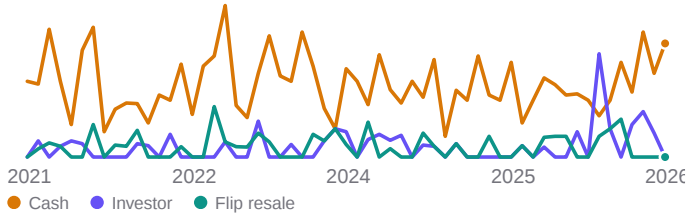
3.2%



BUYERS & OUTCOMES

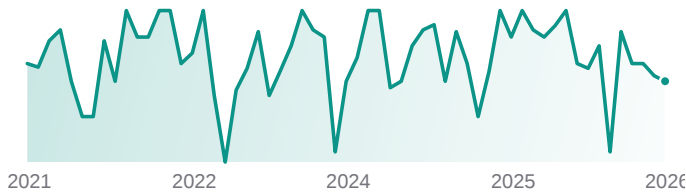
Buyer mix

Cash 50% · Investor 0% · Flip resale 0%



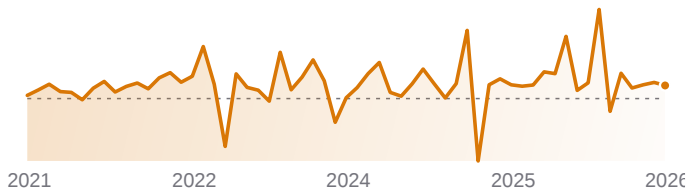
Sellers who sold at a gain

67%

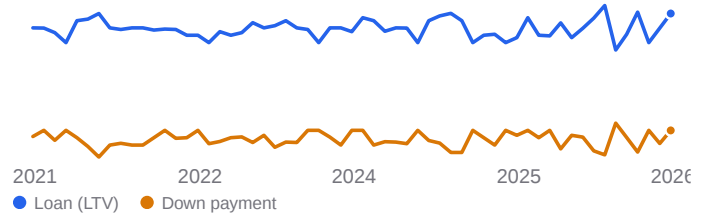


Median annualized return at resale

+4.5%

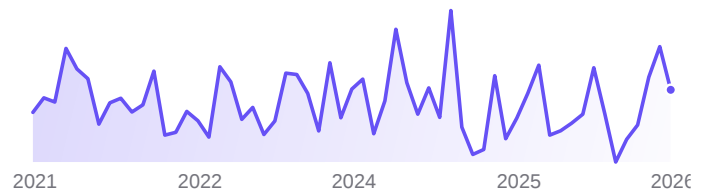


Financing (share of purchase price) Loan (LTV) 100% · Down payment 20%



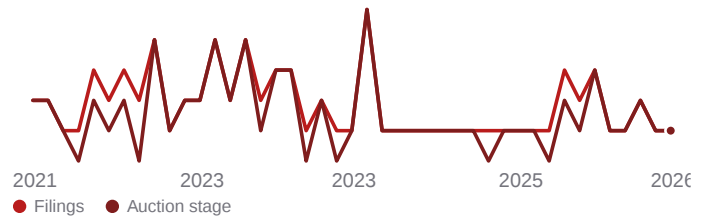
Typical hold before selling

5.8 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	6,591
Median value (AVM)	\$63K
Median size	1,233 ft²
Median bedrooms	3
Median year built	1960
Single family	18%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	58%
Underwater (LTV 125% or more)	10%
Owner occupied	71%
Company owned	18%
Median loan-to-value	33%
Typical ownership tenure	126.6 yrs

COMMUNITY

Population	12,877
Density	28 / mi²
Median household income	\$61K
Average household income	\$79K
Crime index (US avg 100)	134
Air pollution index (US avg 100)	81
Earthquake index (US avg 100)	179
Homes occupied	90%
Bachelor's or higher	10%
Poverty rate	16.2%
Unemployment	1.3%
Average temp	55°F
Annual precip	43 in
Sunshine	59%

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.