

Clay County, KY

County · KY · Kentucky

BUYER'S MARKET

\$74K

MEDIAN SALE PRICE

-26.4%

1-YR CHANGE

82

SALES (12 MO)

\$84K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 35 / 100



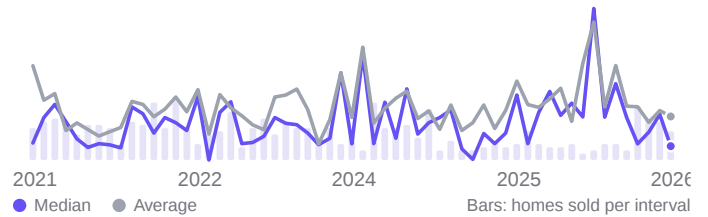
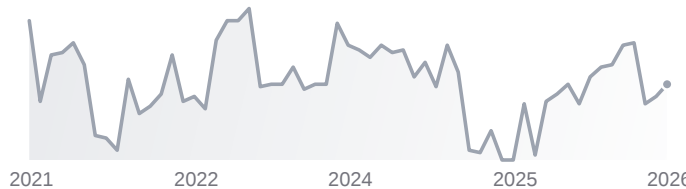
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

35 / 100

Sale prices

Median \$45K · Average \$102K

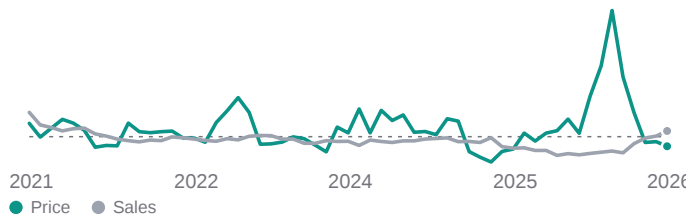


Growth (year over year)

Price -26.4% · Sales +15.5%

Price per square foot

\$58/ft²

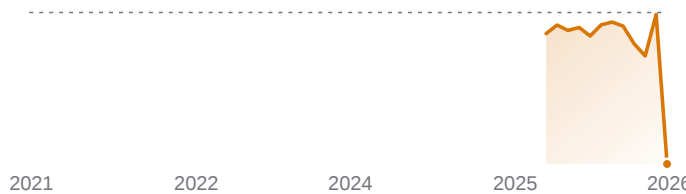


Sale premium vs estimated value

-49.9%

Annual turnover (share of homes sold)

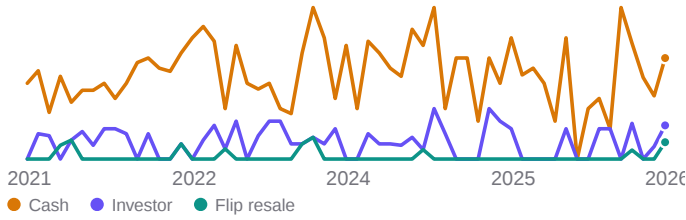
1.2%



BUYERS & OUTCOMES

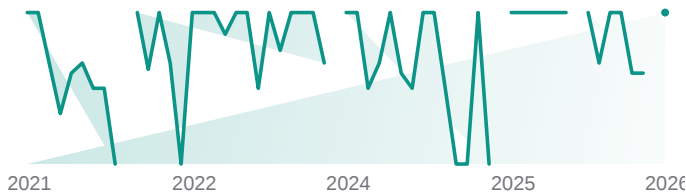
Buyer mix

Cash 67% · Investor 22% · Flip resale 11%



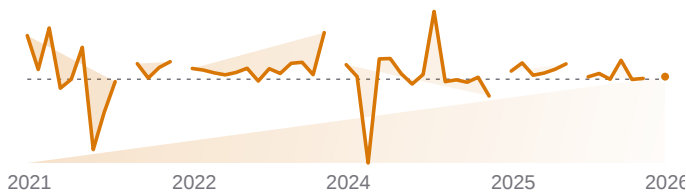
Sellers who sold at a gain

100%

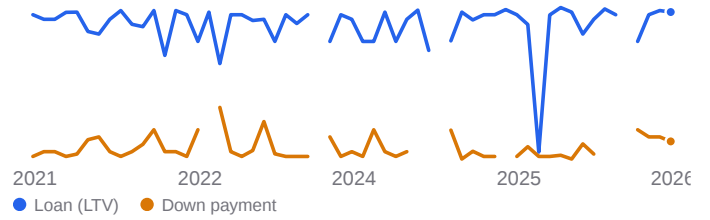


Median annualized return at resale

+2.2%

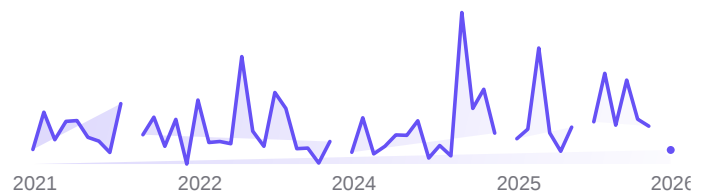


Financing (share of purchase price) Loan (LTV) 100% · Down payment 12%



Typical hold before selling

1.8 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	6,887
Median value (AVM)	\$84K
Median size	1,180 ft²
Median bedrooms	3
Median year built	1982
Single family	81%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	73%
Underwater (LTV 125% or more)	4.0%
Owner occupied	67%
Company owned	4.9%
Median loan-to-value	0%
Typical ownership tenure	20.7 yrs

COMMUNITY

Population	19,634
Density	42 / mi²
Median household income	\$40K
Average household income	\$54K
Crime index (US avg 100)	115
Air pollution index (US avg 100)	138
Earthquake index (US avg 100)	72
Homes occupied	90%
Bachelor's or higher	8%
Poverty rate	25.0%
Unemployment	1.6%
Average temp	55°F
Annual precip	50 in
Sunshine	55%

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.