Clay County, NC

County · NC · North Carolina

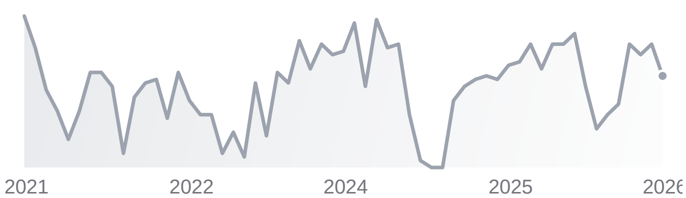
BALANCED MARKET

$396K	-1.9%	259	$340K
MEDIAN SALE PRICE	1-YR CHANGE	SALES (12 MO)	MEDIAN VALUE (AVM)

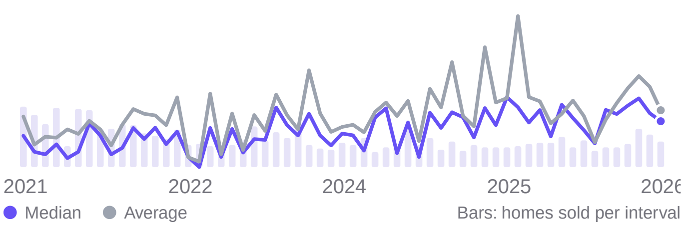
Market temperature — Balanced market · 51 / 100

MARKET TRENDS (5 YEARS)

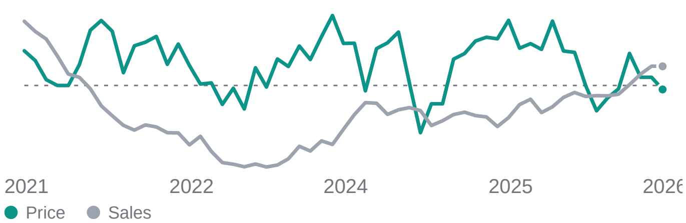
Market temperature (0–100) — 51 / 100



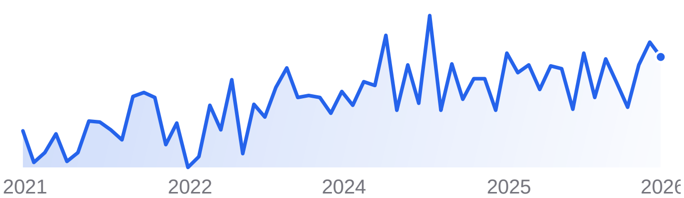
Sale prices — Median $355K · Average $398K



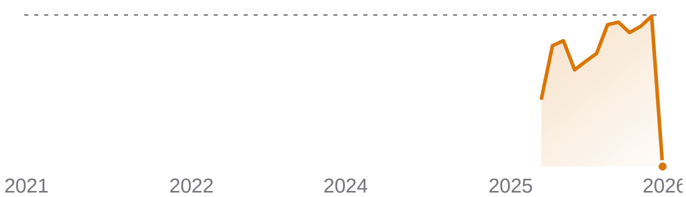
Growth (year over year) — Price -1.9% · Sales +9.3%



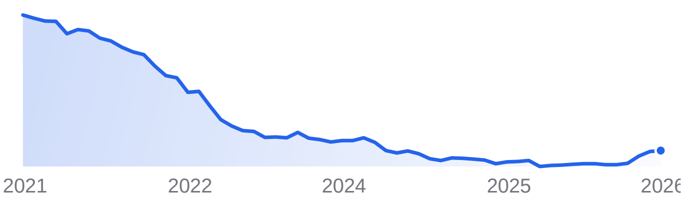
Price per square foot — $220/ft²



Sale premium vs estimated value — -3.6%

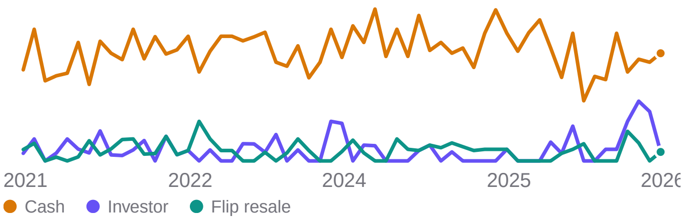


Annual turnover (share of homes sold) — 3.6%

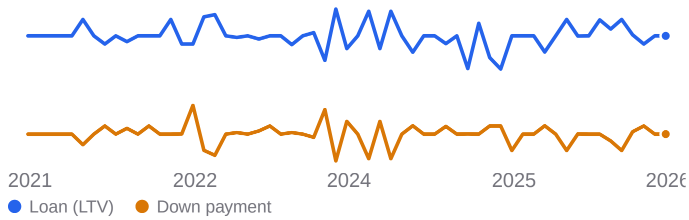


BUYERS & OUTCOMES

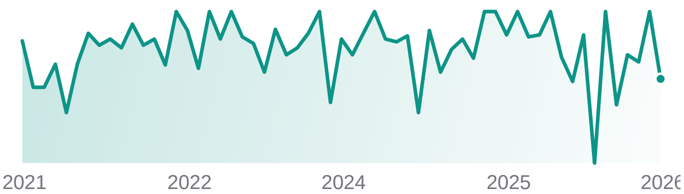
Buyer mix — Cash 55% · Investor 4.5% · Flip resale 4.5%



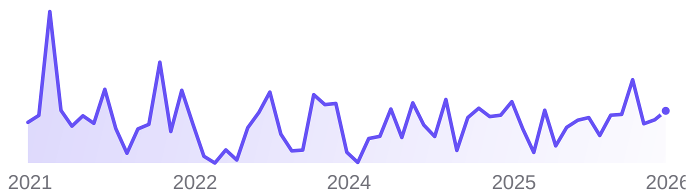
Financing (share of purchase price) — Loan (LTV) 80% · Down payment 20%



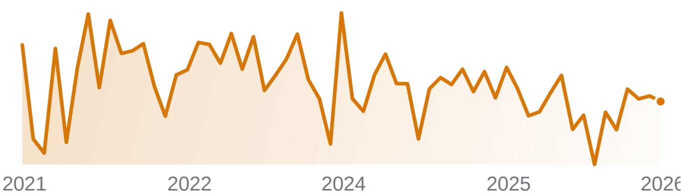
Sellers who sold at a gain — 78%



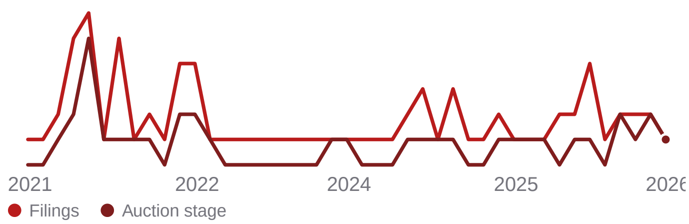
Typical hold before selling — 5.7 yrs



Median annualized return at resale — +7.8%



Preforeclosure filings — Filings 1 · Auction stage 1



HOUSING STOCK

Homes	7,139
Median value (AVM)	$340K
Median size	1,728 ft²
Median bedrooms	3
Median year built	1993
Single family	100%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	77%
Underwater (LTV 125% or more)	1.7%
Owner occupied	55%
Company owned	15%
Median loan-to-value	10%
Typical ownership tenure	8.7 yrs

COMMUNITY

Population	12,193
Density	57 / mi²
Median household income	$58K
Average household income	$83K
Crime index (US avg 100)	112
Air pollution index (US avg 100)	97
Earthquake index (US avg 100)	116
Homes occupied	65%
Bachelor's or higher	19%
Poverty rate	11.9%
Unemployment	0.7%
Average temp	55°F
Annual precip	64 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.