

Clay County, TN

County · TN · Tennessee

SELLER'S MARKET

\$128K

MEDIAN SALE PRICE

+30.8%

1-YR CHANGE

146

SALES (12 MO)

\$194K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 72 / 100

Buyer's market

Balanced

Seller's market

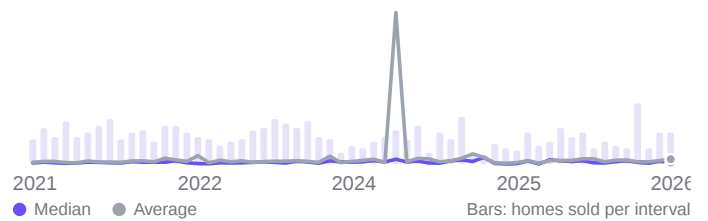
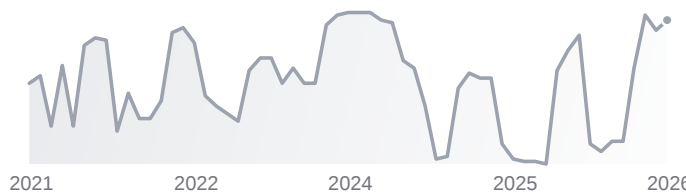
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

72 / 100

Sale prices

Median \$124K · Average \$287K

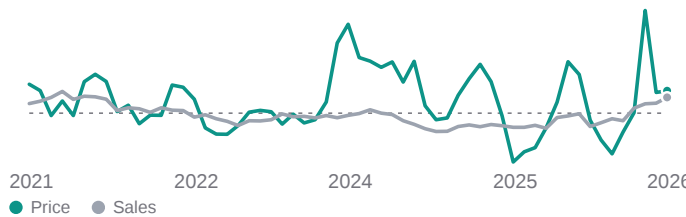


Growth (year over year)

Price +30.8% · Sales +21.7%

Price per square foot

\$103/ft²

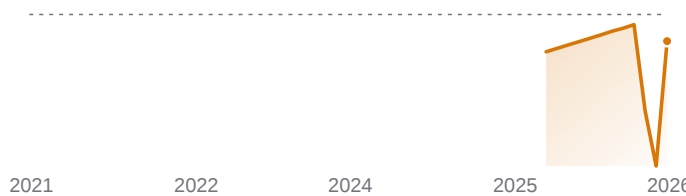


Sale premium vs estimated value

-5.8%

Annual turnover (share of homes sold)

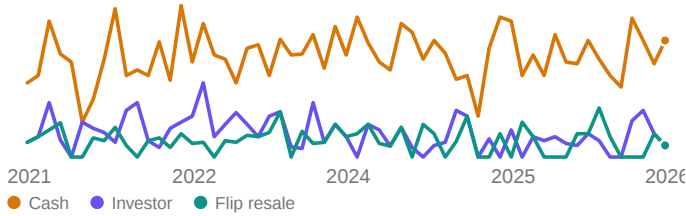
3.7%



BUYERS & OUTCOMES

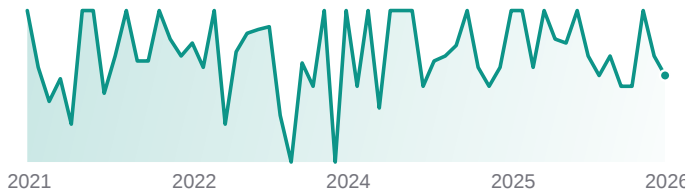
Buyer mix

Cash 71% · Investor 7.1% · Flip resale 7.1%



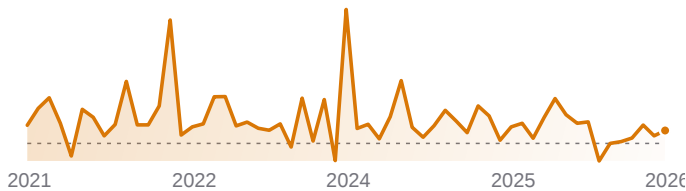
Sellers who sold at a gain

71%

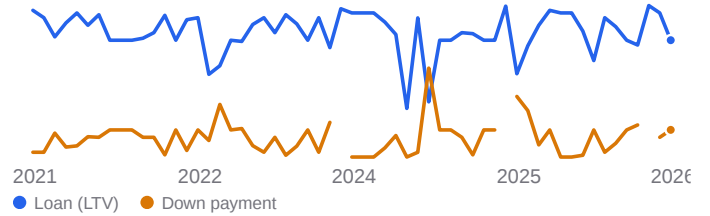


Median annualized return at resale

+5.2%

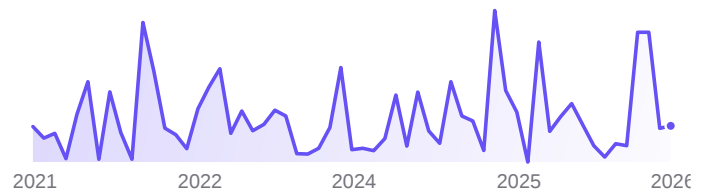


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



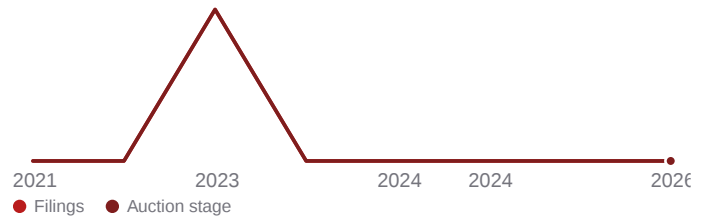
Typical hold before selling

4.3 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	3,999
Median value (AVM)	\$194K
Median size	1,216 ft²
Median bedrooms	3
Median year built	1981
Single family	60%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	81%
Underwater (LTV 125% or more)	1.9%
Owner occupied	65%
Company owned	6.8%
Median loan-to-value	0%
Typical ownership tenure	11.5 yrs

COMMUNITY

Population	7,956
Density	34 / mi²
Median household income	\$41K
Average household income	\$57K
Crime index (US avg 100)	111
Air pollution index (US avg 100)	98
Earthquake index (US avg 100)	48
Homes occupied	85%
Bachelor's or higher	7%
Poverty rate	18.6%
Unemployment	0.9%
Average temp	57°F
Annual precip	54 in
Sunshine	57%

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.