

Clay City

City · IL · Illinois > Clay County

BUYER'S MARKET

\$28K

MEDIAN SALE PRICE

-83.0%

1-YR CHANGE

26

SALES (12 MO)

\$75K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 38 / 100



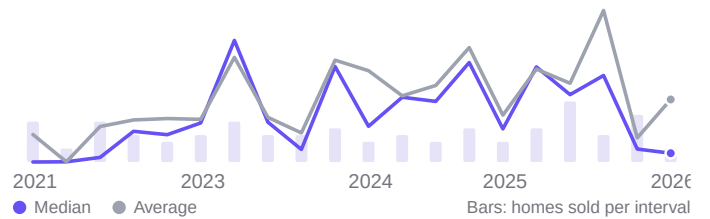
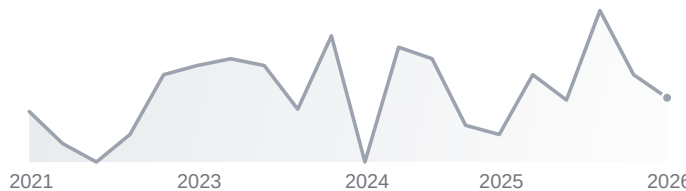
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

38 / 100

Sale prices

Median \$35K · Average \$113K

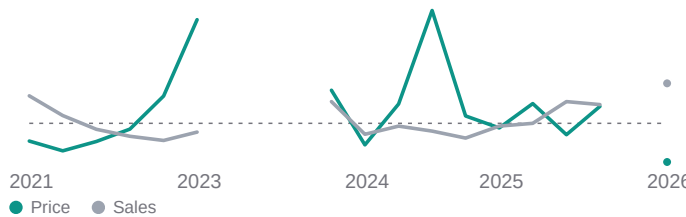


Growth (year over year)

Price -83.0% · Sales +85.7%

Price per square foot

\$35/ft²

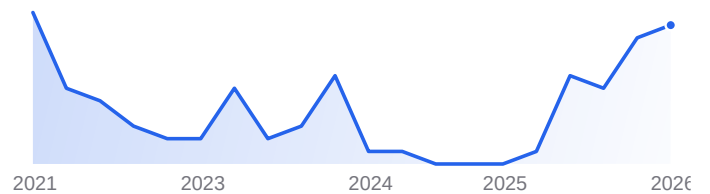


Sale premium vs estimated value

-30.3%

Annual turnover (share of homes sold)

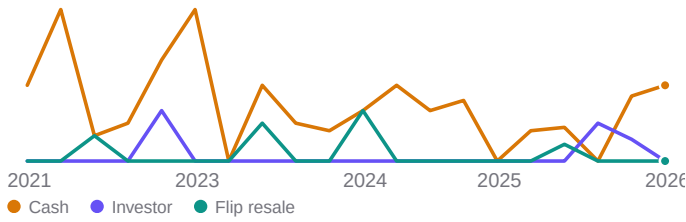
3.1%



BUYERS & OUTCOMES

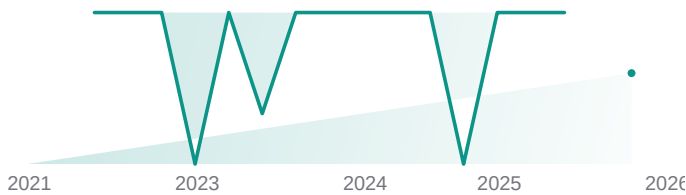
Buyer mix

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



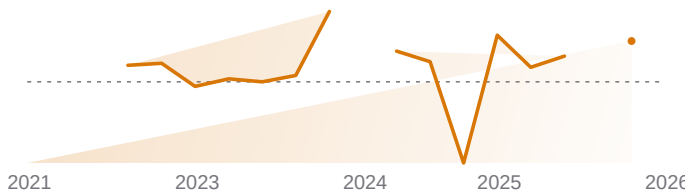
Sellers who sold at a gain

60%

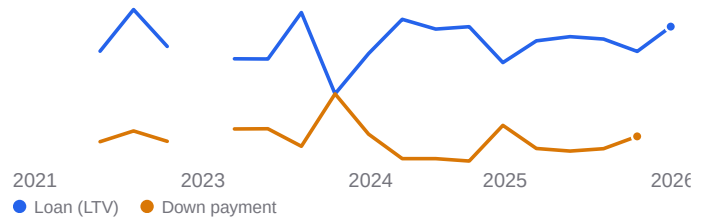


Median annualized return at resale

+8.7%

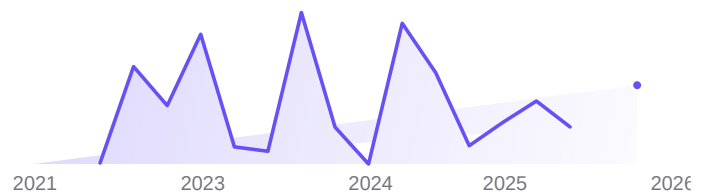


Financing (share of purchase price) Loan (LTV) 100% · Down payment 18%



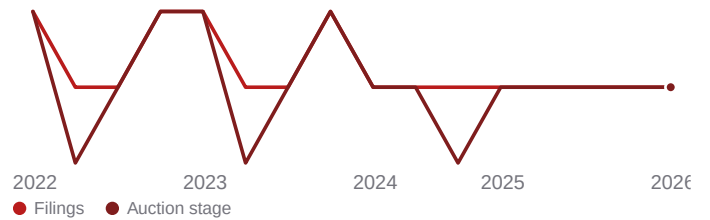
Typical hold before selling

7.1 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	842
Median value (AVM)	\$75K
Median size	1,240 ft²
Median bedrooms	2
Median year built	1958
Single family	21%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	55%
Underwater (LTV 125% or more)	11%
Owner occupied	71%
Company owned	21%
Median loan-to-value	39%
Typical ownership tenure	126.6 yrs

COMMUNITY

Population	823
Density	462 / mi²
Median household income	\$71K
Average household income	\$84K
Crime index (US avg 100)	149
Air pollution index (US avg 100)	83
Earthquake index (US avg 100)	183
Homes occupied	87%
Bachelor's or higher	12%
Poverty rate	14.5%
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, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.