

Clearfield 40313

ZIP code · KY · Kentucky > Rowan County

BUYER'S MARKET

\$100K

MEDIAN SALE PRICE

-69.4%

1-YR CHANGE

10

SALES (12 MO)

\$130K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 30 / 100



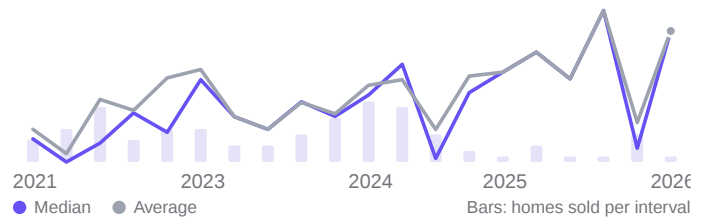
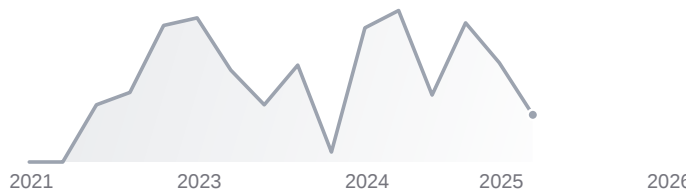
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

30 / 100

Sale prices

Median \$220K · Average \$220K

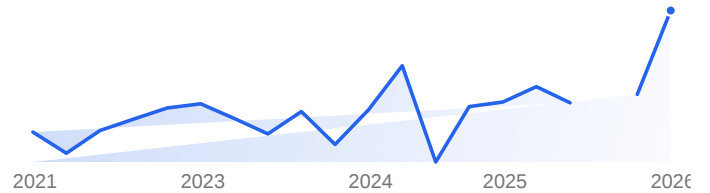
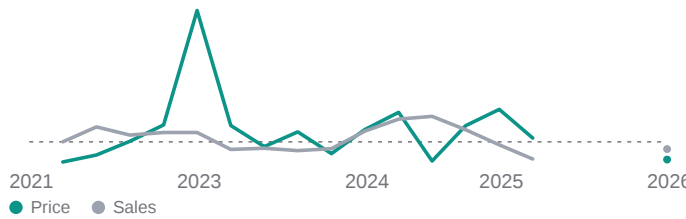


Growth (year over year)

Price -69.4% · Sales -28.6%

Price per square foot

\$224/ft²



Sale premium vs estimated value

-71.2%

Annual turnover (share of homes sold)

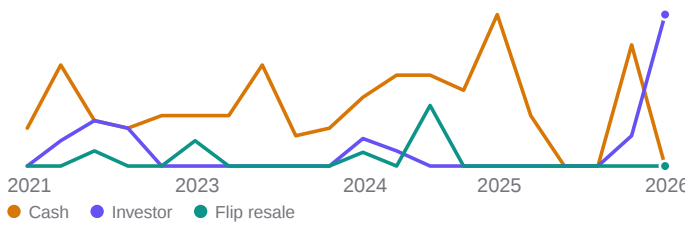
0.9%



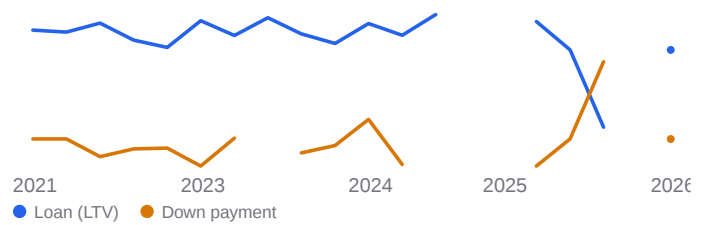
BUYERS & OUTCOMES

Buyer mix

Cash 0% · Investor 100% · Flip resale 0%

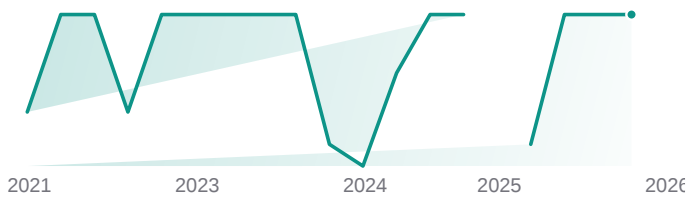


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



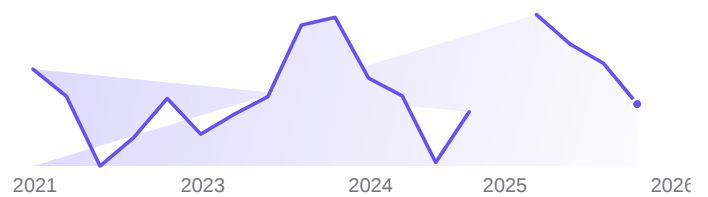
Sellers who sold at a gain

100%



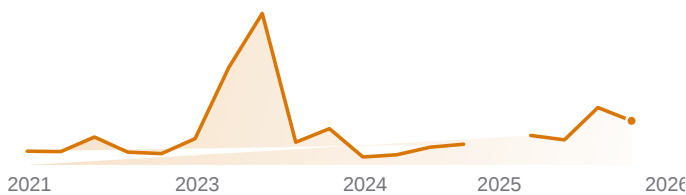
Typical hold before selling

5.6 yrs



Median annualized return at resale

+11.4%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	1,147
Median value (AVM)	\$130K
Median size	1,152 ft²
Median bedrooms	3
Median year built	1989
Single family	63%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	67%
Underwater (LTV 125% or more)	3.5%
Owner occupied	56%
Company owned	7.3%
Median loan-to-value	0%
Typical ownership tenure	9.0 yrs

COMMUNITY

Population	3,011
Density	70 / mi²
Median household income	\$49K
Average household income	\$80K
Crime index (US avg 100)	155
Air pollution index (US avg 100)	167
Earthquake index (US avg 100)	61
Homes occupied	86%
Bachelor's or higher	13%
Poverty rate	30.9%
Unemployment	1.8%
Average temp	55°F
Annual precip	46 in
Sunshine	55%

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.