

Oneida 40972

ZIP code · KY · Kentucky > Clay County > Oneida

BALANCED MARKET

\$47K

MEDIAN SALE PRICE

8

SALES (12 MO)

\$71K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 47 / 100



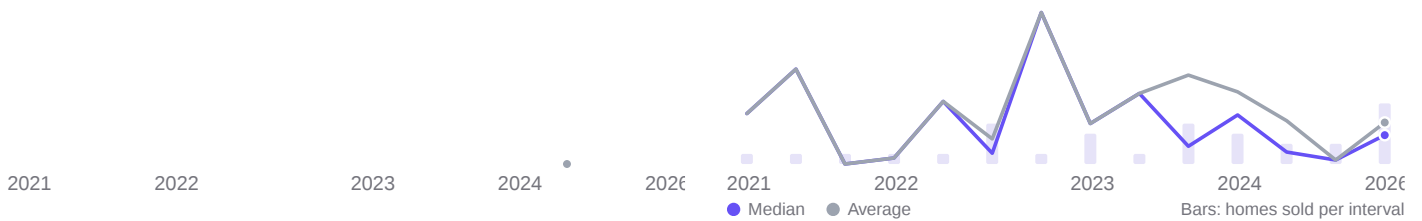
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

47 / 100

Sale prices

Median \$48K · Average \$64K



Growth (year over year)

Price -56.9% · Sales +100.0%

Price per square foot

\$49/ft²

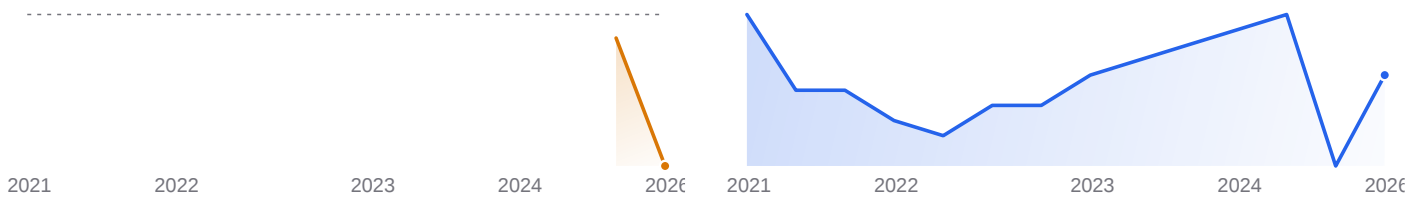


Sale premium vs estimated value

-32.0%

Annual turnover (share of homes sold)

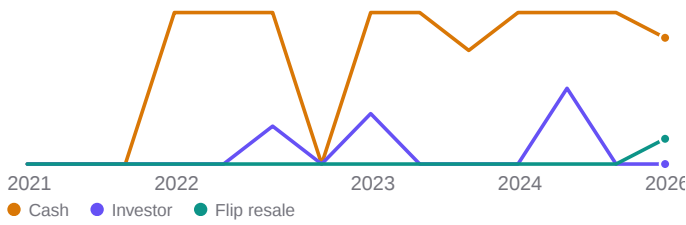
1.5%



BUYERS & OUTCOMES

Buyer mix

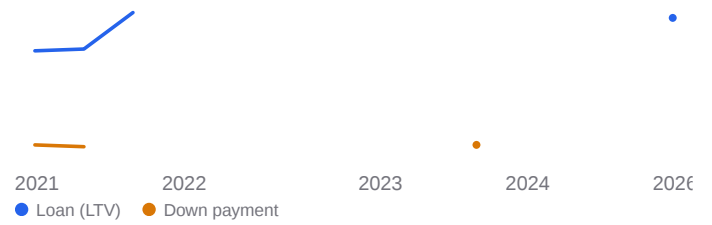
Cash 83% · Investor 0% · Flip resale 17%



Sellers who sold at a gain

100%

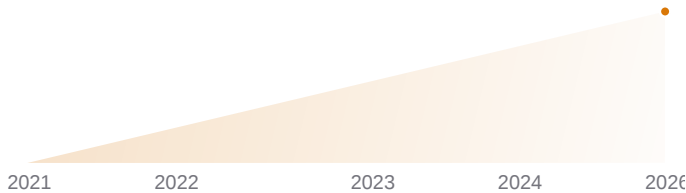
Financing (share of purchase price) Loan (LTV) 101% · Down payment 20%



Typical hold before selling

1.2 yrs

Median annualized return at resale +207.1%



HOUSING STOCK

Homes	517
Median value (AVM)	\$71K
Median size	1,120 ft²
Median bedrooms	3
Median year built	1981
Single family	82%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	82%
Underwater (LTV 125% or more)	3.4%
Owner occupied	62%
Company owned	6.0%
Median loan-to-value	0%
Typical ownership tenure	20.6 yrs

COMMUNITY

Population	1,231
Density	16 / mi²
Median household income	\$43K
Average household income	\$49K
Crime index (US avg 100)	173
Air pollution index (US avg 100)	141
Earthquake index (US avg 100)	70
Homes occupied	87%
Bachelor's or higher	16%
Poverty rate	20.9%
Unemployment	1.6%
Average temp	55°F
Annual precip	49 in
Sunshine	55%

Market metrics are derived from recorded arms-length deeds through April 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.