

Clay 42404

ZIP code · KY · Kentucky > Webster County > Clay

BALANCED MARKET

\$149K

MEDIAN SALE PRICE

13

SALES (12 MO)

\$118K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 48 / 100



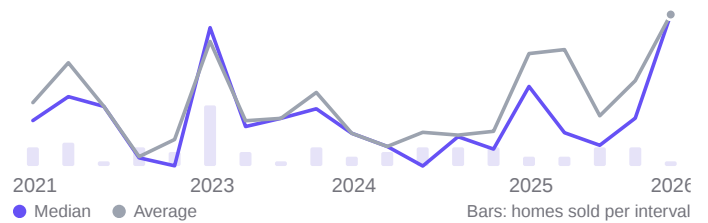
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

48 / 100

Sale prices

Median \$285K · Average \$285K

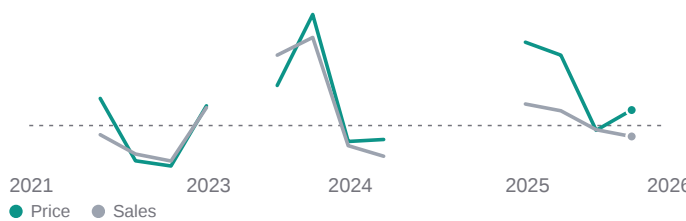


Growth (year over year)

Price +28.7% · Sales -20.0%

Price per square foot

\$117/ft²



Sale premium vs estimated value

+0.1%

Annual turnover (share of homes sold)

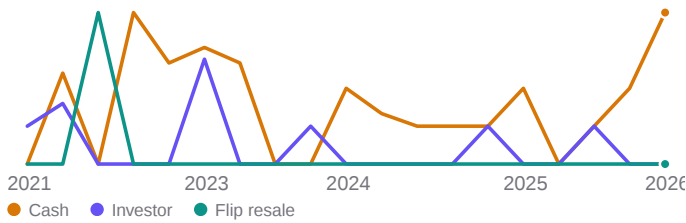
1.2%



BUYERS & OUTCOMES

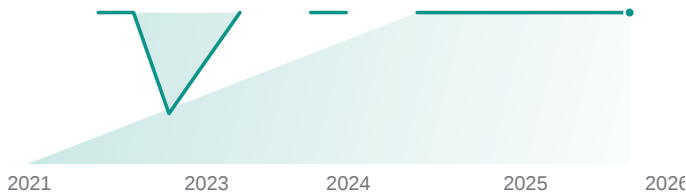
Buyer mix

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



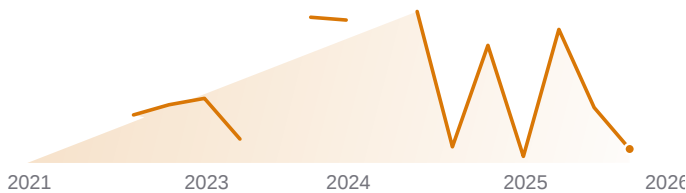
Sellers who sold at a gain

100%

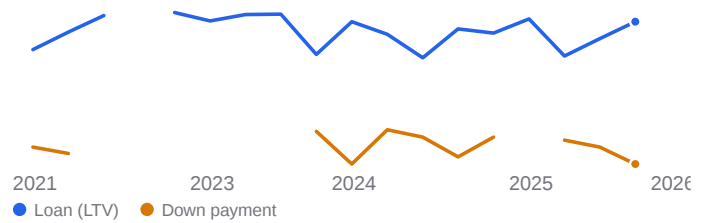


Median annualized return at resale

+2.5%

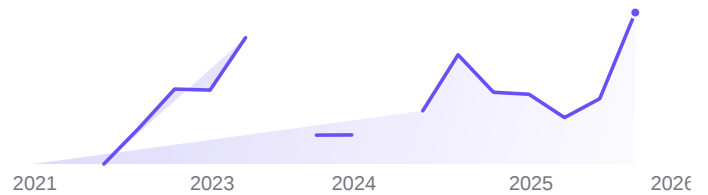


Financing (share of purchase price) Loan (LTV) 98% · Down payment 1.8%



Typical hold before selling

19.4 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	1,113
Median value (AVM)	\$118K
Median size	1,368 ft²
Median bedrooms	3
Median year built	1994
Single family	78%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	71%
Underwater (LTV 125% or more)	2.1%
Owner occupied	70%
Company owned	11%
Median loan-to-value	14%
Typical ownership tenure	17.9 yrs

COMMUNITY

Population	2,621
Density	31 / mi²
Median household income	\$57K
Average household income	\$67K
Crime index (US avg 100)	138
Air pollution index (US avg 100)	92
Earthquake index (US avg 100)	175
Homes occupied	88%
Bachelor's or higher	7%
Poverty rate	16.1%
Unemployment	1.4%
Average temp	57°F
Annual precip	47 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.