Clay City 62824

ZIP code · IL · Illinois › Clay County › Clay City

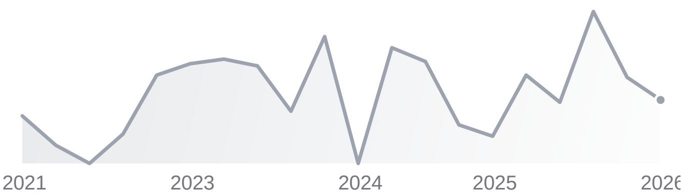
BUYER'S MARKET

$28K	-83.0%	26	$71K
MEDIAN SALE PRICE	1-YR CHANGE	SALES (12 MO)	MEDIAN VALUE (AVM)

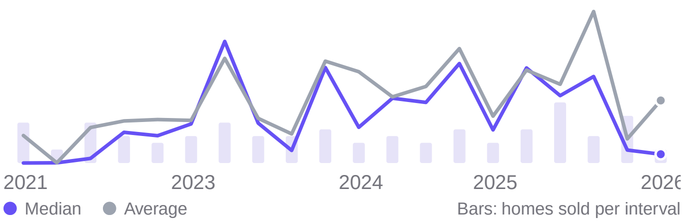
Market temperature — Buyer's market · 37 / 100

MARKET TRENDS (5 YEARS)

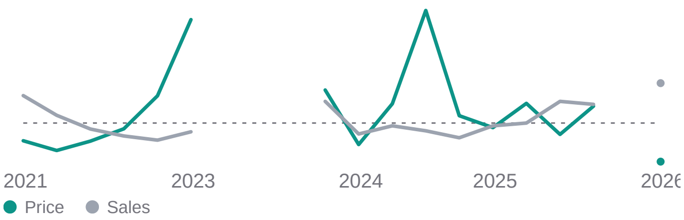
Market temperature (0–100) — 37 / 100



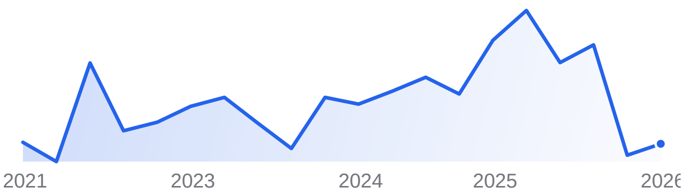
Sale prices — Median $35K · Average $113K



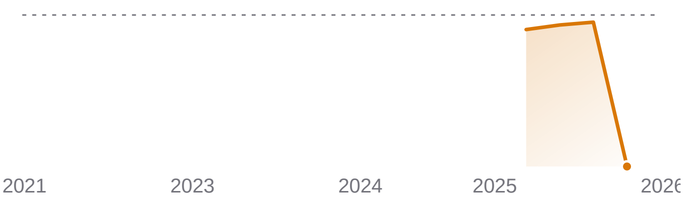
Growth (year over year) — Price -83.0% · Sales +85.7%



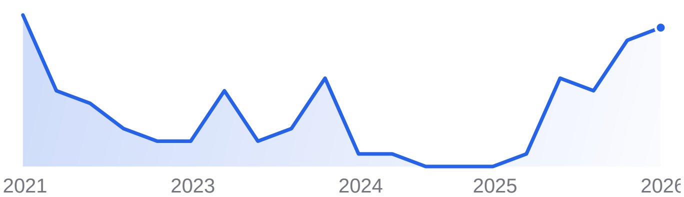
Price per square foot — $35/ft²



Sale premium vs estimated value — -30.3%

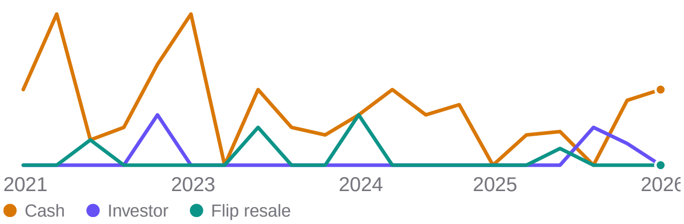


Annual turnover (share of homes sold) — 2.9%

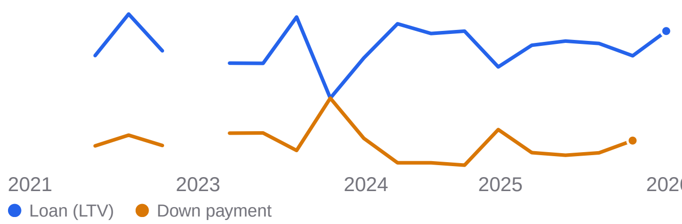


BUYERS & OUTCOMES

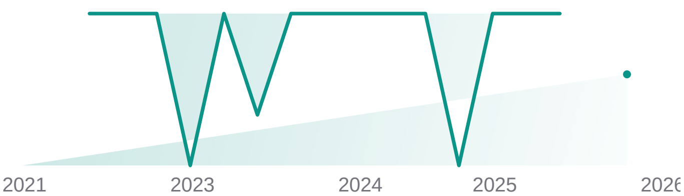
Buyer mix — Cash 50% · Investor 0% · Flip resale 0%



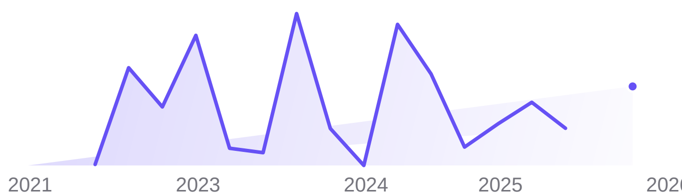
Financing (share of purchase price) — Loan (LTV) 100% · Down payment 18%



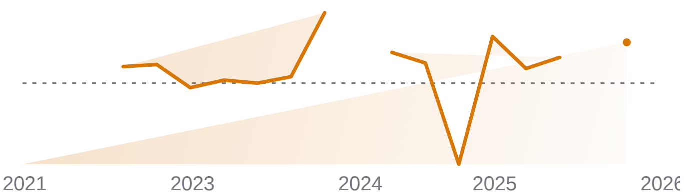
Sellers who sold at a gain — 60%



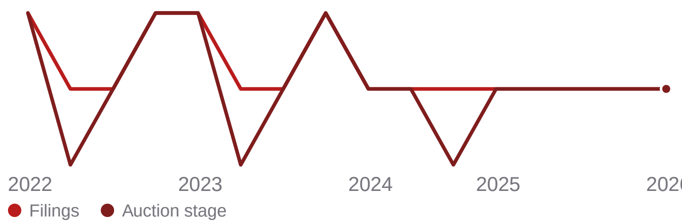
Typical hold before selling — 7.1 yrs



Median annualized return at resale — +8.7%



Preforeclosure filings — Filings 1 · Auction stage 1



HOUSING STOCK

Homes	**883**
Median value (AVM)	**$71K**
Median size	**1,224 ft²**
Median bedrooms	**2**
Median year built	**1958**
Single family	**22%**

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	**57%**
Underwater (LTV 125% or more)	**10%**
Owner occupied	**71%**
Company owned	**20%**
Median loan-to-value	**36%**
Typical ownership tenure	**126.6 yrs**

COMMUNITY

Population	**1,532**
Density	**16 / mi²**
Median household income	**$69K**
Average household income	**$81K**
Crime index (US avg 100)	**132**
Air pollution index (US avg 100)	**83**
Earthquake index (US avg 100)	**183**
Homes occupied	**88%**
Bachelor's or higher	**10%**
Poverty rate	**16.0%**
Unemployment	**1.4%**
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.