

Bell County, KY

County · KY · Kentucky

BUYER'S MARKET

\$103K

MEDIAN SALE PRICE

-1.0%

1-YR CHANGE

220

SALES (12 MO)

\$80K

MEDIAN VALUE (AVM)

Market temperature

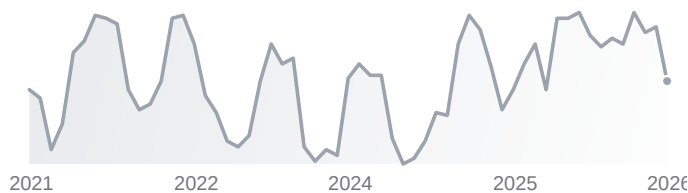
Buyer's market · 39 / 100



MARKET TRENDS (5 YEARS)

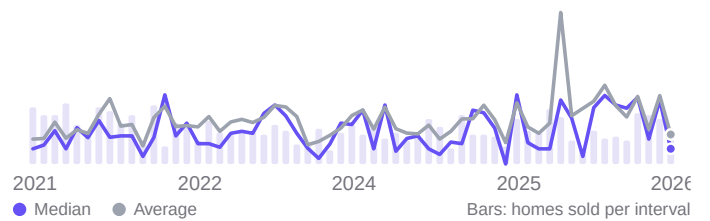
Market temperature (0-100)

39 / 100



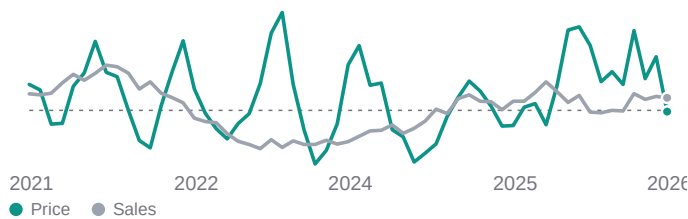
Sale prices

Median \$65K · Average \$93K



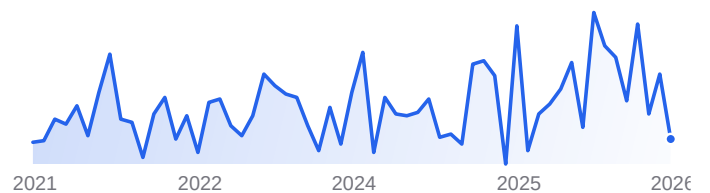
Growth (year over year)

Price -1.0% · Sales +10.6%



Price per square foot

\$50/ft²



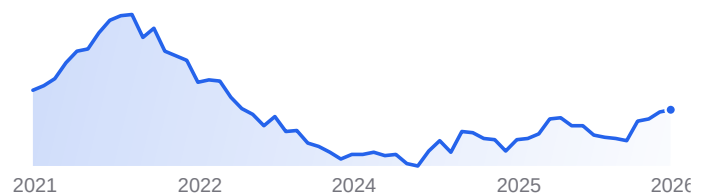
Sale premium vs estimated value

-39.0%



Annual turnover (share of homes sold)

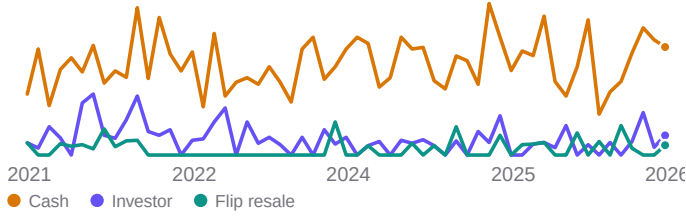
1.8%



BUYERS & OUTCOMES

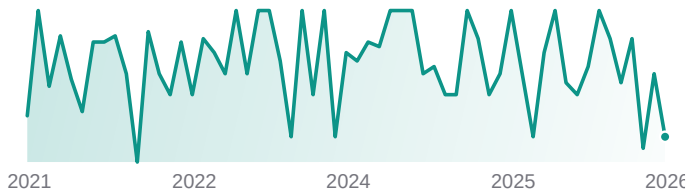
Buyer mix

Cash 61% · Investor 11% · Flip resale 5.6%



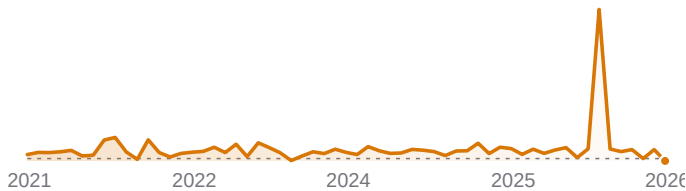
Sellers who sold at a gain

50%



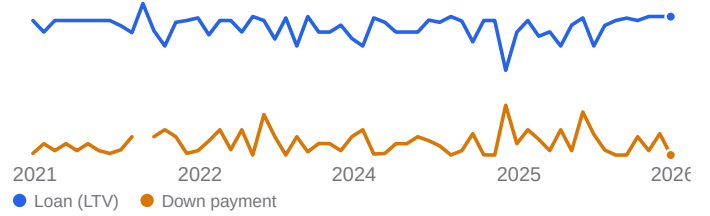
Median annualized return at resale

-1.5%



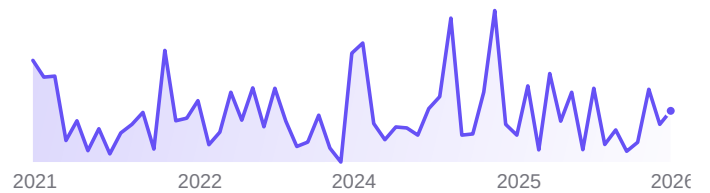
Financing (share of purchase price)

Loan (LTV) 101% · Down payment 1.8%



Typical hold before selling

7.0 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	12,459
Median value (AVM)	\$80K
Median size	1,260 ft²
Median bedrooms	3
Median year built	1976
Single family	90%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	73%
Underwater (LTV 125% or more)	4.1%
Owner occupied	50%
Company owned	8.1%
Median loan-to-value	0%
Typical ownership tenure	19.7 yrs

COMMUNITY

Population	23,181
Density	65 / mi²
Median household income	\$36K
Average household income	\$50K
Crime index (US avg 100)	122
Air pollution index (US avg 100)	121
Earthquake index (US avg 100)	112
Homes occupied	87%
Bachelor's or higher	9%
Poverty rate	23.2%
Unemployment	1.4%
Average temp	55°F
Annual precip	53 in
Sunshine	55%

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