

# Boyd County, KY

County · KY · Kentucky

BALANCED MARKET

\$123K

MEDIAN SALE PRICE

-12.8%

1-YR CHANGE

592

SALES (12 MO)

\$112K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 43 / 100



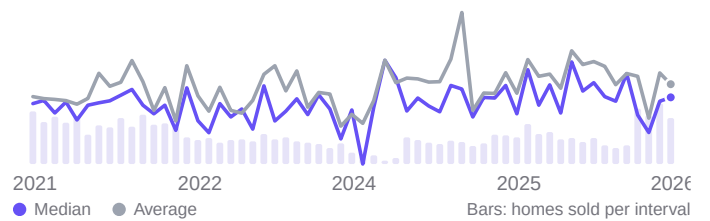
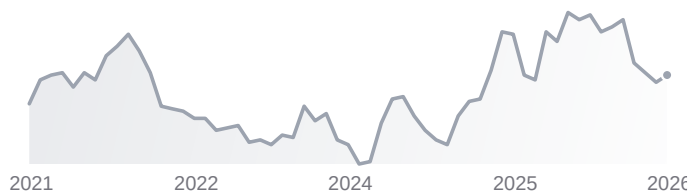
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

43 / 100

Sale prices

Median \$140K · Average \$157K

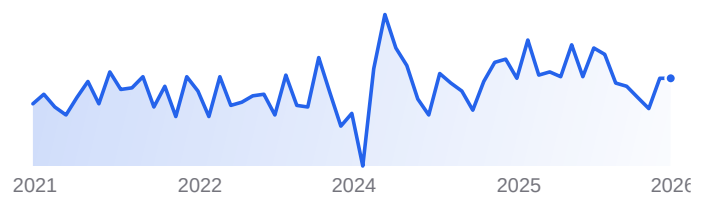
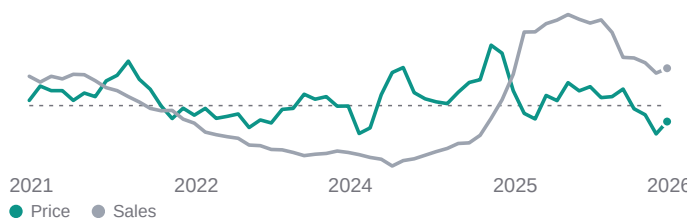


Growth (year over year)

Price -12.8% · Sales +29.8%

Price per square foot

\$101/ft²

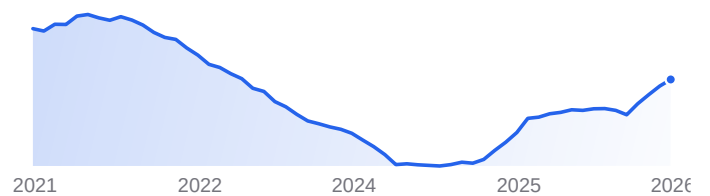
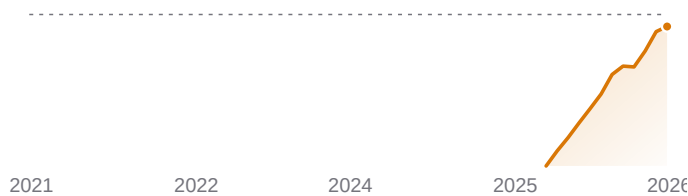


Sale premium vs estimated value

-0.4%

Annual turnover (share of homes sold)

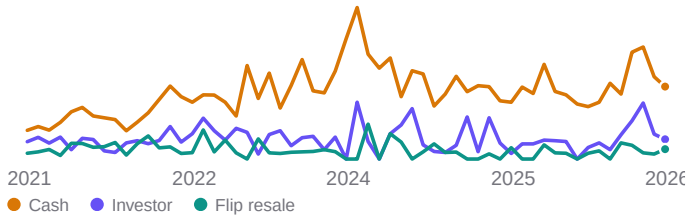
2.6%



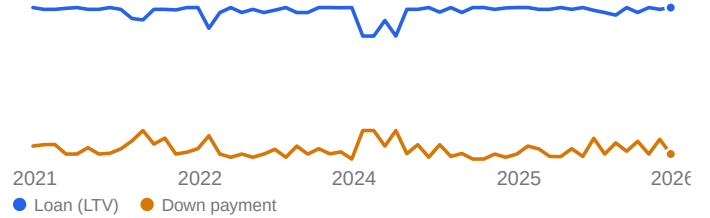
## BUYERS & OUTCOMES

### Buyer mix

Cash 32% · Investor 8.7% · Flip resale 4.3%

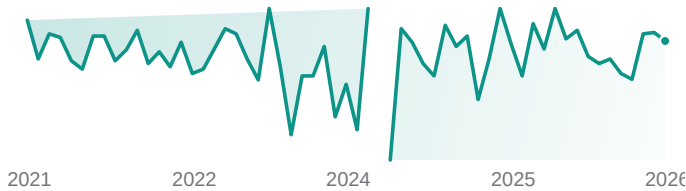


### Financing (share of purchase price) Loan (LTV) 98% · Down payment 5.0%



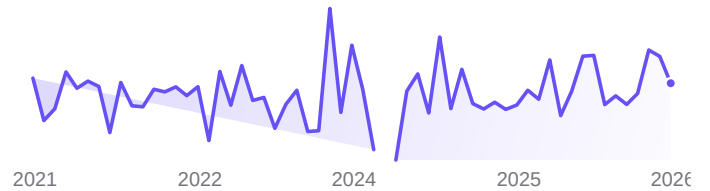
### Sellers who sold at a gain

89%



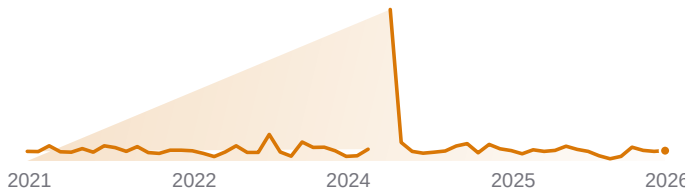
### Typical hold before selling

4.8 yrs



### Median annualized return at resale

+5.5%



### Preforeclosure filings

Filings 9 · Auction stage 9



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 22,848    |
| Median value (AVM) | \$112K    |
| Median size        | 1,344 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1962      |
| Single family      | 94%       |

## EQUITY & OWNERSHIP

|                               |         |
|-------------------------------|---------|
| Equity rich (LTV 50% or less) | 47%     |
| Underwater (LTV 125% or more) | 5.3%    |
| Owner occupied                | 66%     |
| Company owned                 | 11%     |
| Median loan-to-value          | 55%     |
| Typical ownership tenure      | 6.6 yrs |

## COMMUNITY

|                                  |           |
|----------------------------------|-----------|
| Population                       | 48,096    |
| Density                          | 301 / mi² |
| Median household income          | \$60K     |
| Average household income         | \$78K     |
| Crime index (US avg 100)         | 100       |
| Air pollution index (US avg 100) | 153       |
| Earthquake index (US avg 100)    | 45        |
| Homes occupied                   | 90%       |
| Bachelor's or higher             | 11%       |
| Poverty rate                     | 16.6%     |
| Unemployment                     | 1.5%      |
| Average temp                     | 55°F      |
| Annual precip                    | 43 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.