

Caldwell County, KY

County · KY · Kentucky

BALANCED MARKET

\$143K

MEDIAN SALE PRICE

-8.5%

1-YR CHANGE

185

SALES (12 MO)

\$123K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 44 / 100



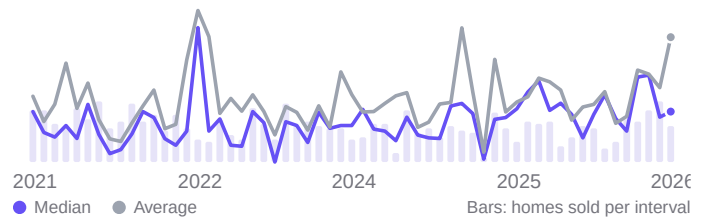
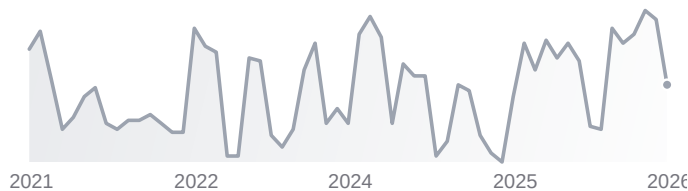
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

44 / 100

Sale prices

Median \$125K · Average \$258K

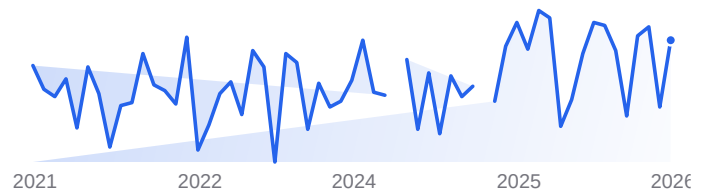
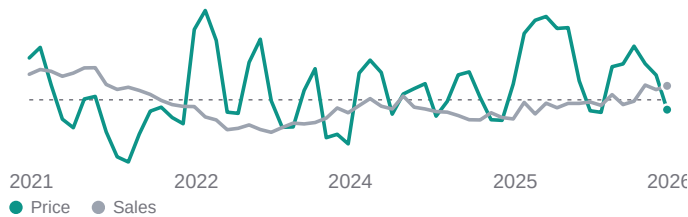


Growth (year over year)

Price -8.5% · Sales +12.1%

Price per square foot

\$105/ft²

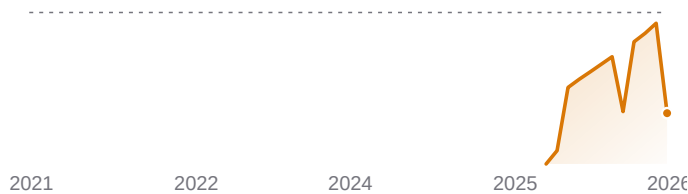


Sale premium vs estimated value

-2.1%

Annual turnover (share of homes sold)

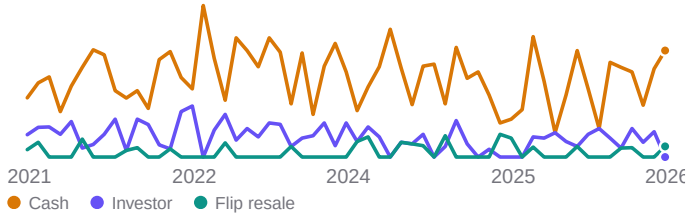
2.8%



BUYERS & OUTCOMES

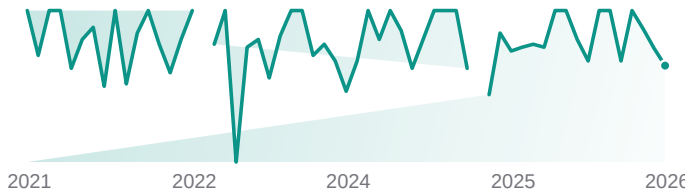
Buyer mix

Cash 63% · Investor 0% · Flip resale 6.3%



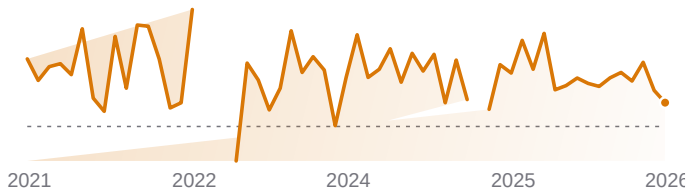
Sellers who sold at a gain

73%



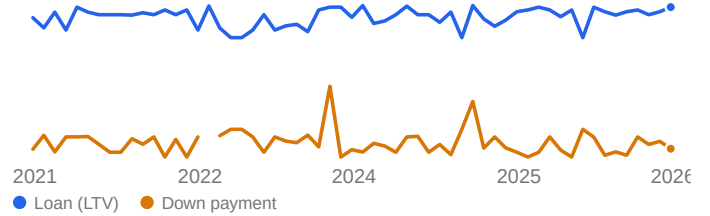
Median annualized return at resale

+2.9%



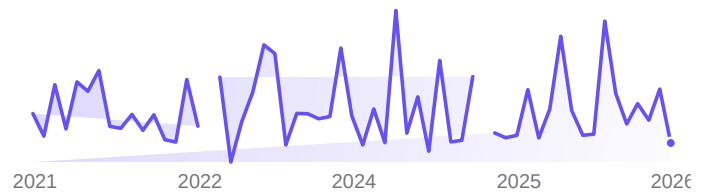
Financing (share of purchase price)

Loan (LTV) 100% · Down payment 7.3%



Typical hold before selling

2.7 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	6,576
Median value (AVM)	\$123K
Median size	1,344 ft²
Median bedrooms	3
Median year built	1991
Single family	84%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	64%
Underwater (LTV 125% or more)	5.4%
Owner occupied	63%
Company owned	8.7%
Median loan-to-value	24%
Typical ownership tenure	8.8 yrs

COMMUNITY

Population	12,660
Density	37 / mi²
Median household income	\$57K
Average household income	\$76K
Crime index (US avg 100)	111
Air pollution index (US avg 100)	87
Earthquake index (US avg 100)	182
Homes occupied	85%
Bachelor's or higher	9%
Poverty rate	18.2%
Unemployment	1.3%
Average temp	58°F
Annual precip	51 in
Sunshine	56%

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.