

Carter County, KY

County · KY · Kentucky

STRONG BUYER'S MARKET

\$136K

MEDIAN SALE PRICE

-21.7%

1-YR CHANGE

195

SALES (12 MO)

\$118K

MEDIAN VALUE (AVM)

Market temperature

Strong buyer's market · 11 / 100



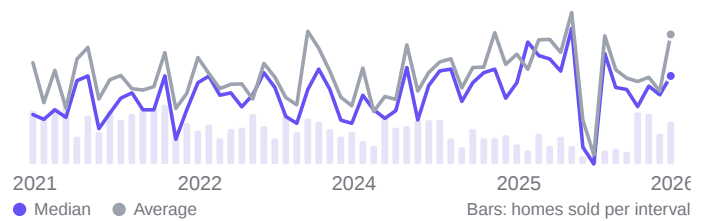
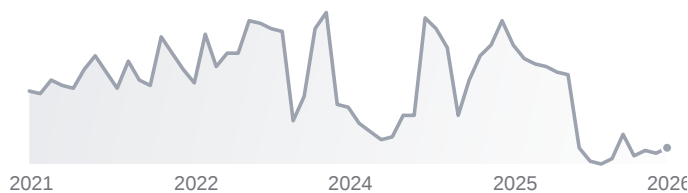
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

11 / 100

Sale prices

Median \$150K · Average \$211K

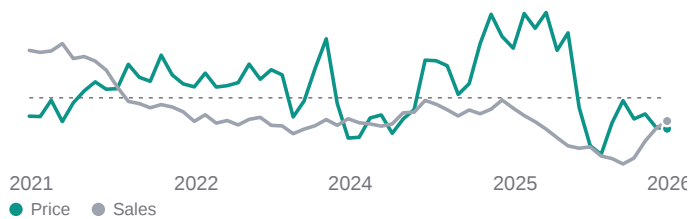


Growth (year over year)

Price -21.7% · Sales -16.3%

Price per square foot

\$132/ft²

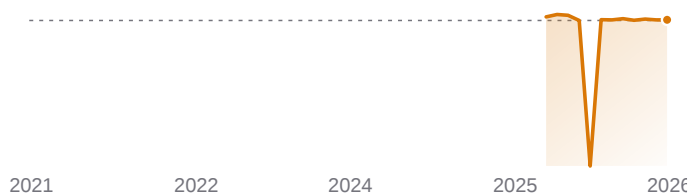


Sale premium vs estimated value

+0.4%

Annual turnover (share of homes sold)

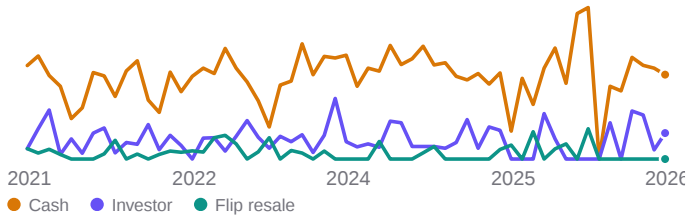
1.7%



BUYERS & OUTCOMES

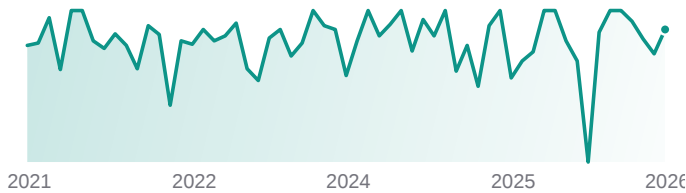
Buyer mix

Cash 46% · Investor 14% · Flip resale 0%



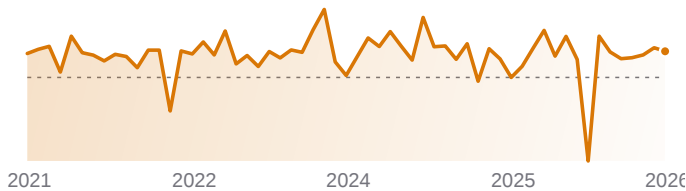
Sellers who sold at a gain

88%

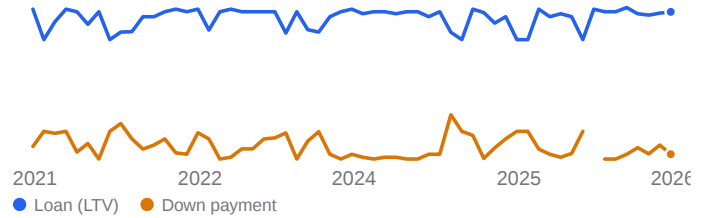


Median annualized return at resale

+5.7%

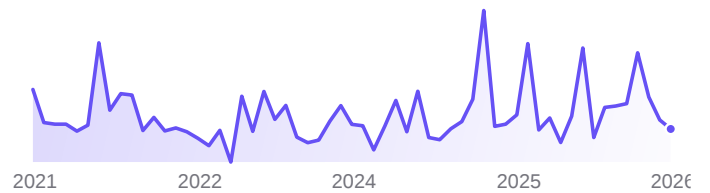


Financing (share of purchase price) Loan (LTV) 98% · Down payment 5.0%



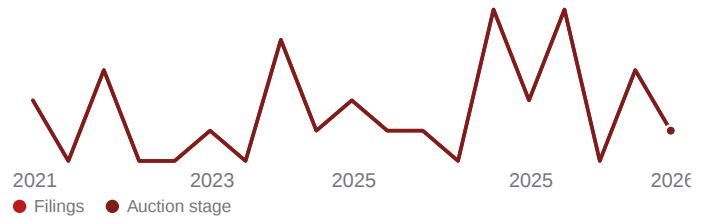
Typical hold before selling

4.1 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	11,674
Median value (AVM)	\$118K
Median size	1,243 ft²
Median bedrooms	3
Median year built	1972
Single family	65%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	56%
Underwater (LTV 125% or more)	6.2%
Owner occupied	68%
Company owned	6.1%
Median loan-to-value	39%
Typical ownership tenure	12.8 yrs

COMMUNITY

Population	26,296
Density	64 / mi²
Median household income	\$46K
Average household income	\$66K
Crime index (US avg 100)	121
Air pollution index (US avg 100)	165
Earthquake index (US avg 100)	54
Homes occupied	88%
Bachelor's or higher	10%
Poverty rate	17.8%
Unemployment	2.2%
Average temp	54°F
Annual precip	44 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.