

# Garrard County, KY

County · KY · Kentucky

BALANCED MARKET

**\$283K**

MEDIAN SALE PRICE

**+11.7%**

1-YR CHANGE

**256**

SALES (12 MO)

**\$210K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 54 / 100



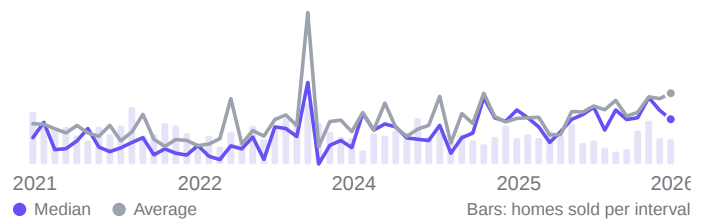
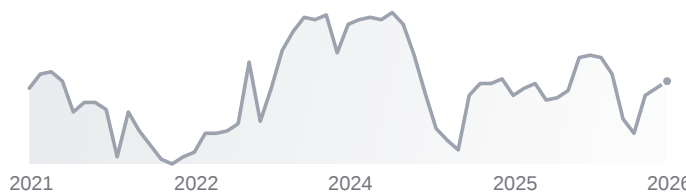
## MARKET TRENDS (5 YEARS)

Market temperature (0-100)

54 / 100

Sale prices

Median \$250K · Average \$334K

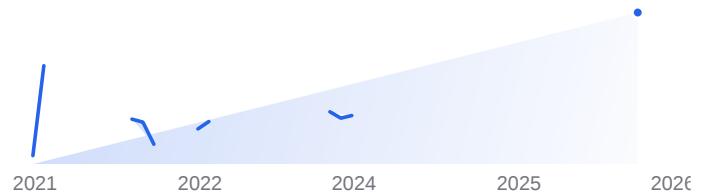
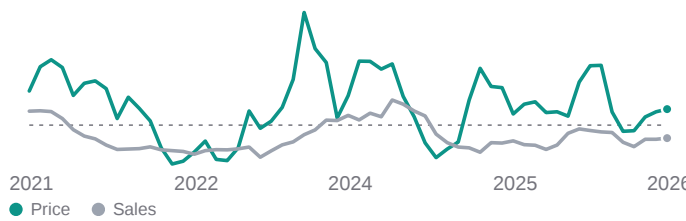


Growth (year over year)

Price +11.7% · Sales -9.5%

Price per square foot

\$2080/ft²

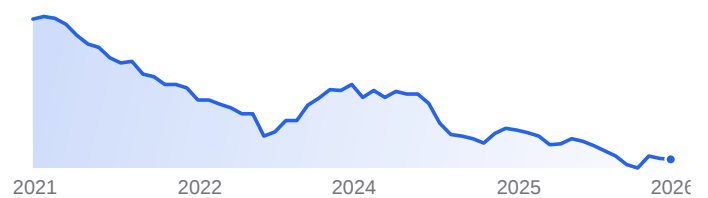
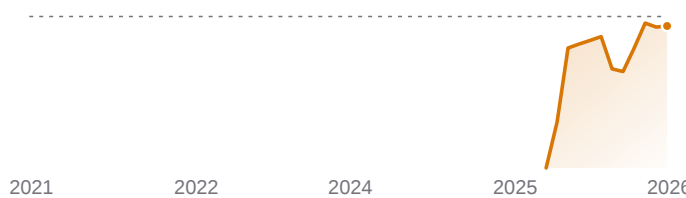


Sale premium vs estimated value

-0.4%

Annual turnover (share of homes sold)

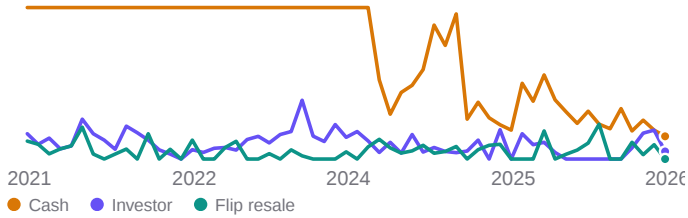
3.4%



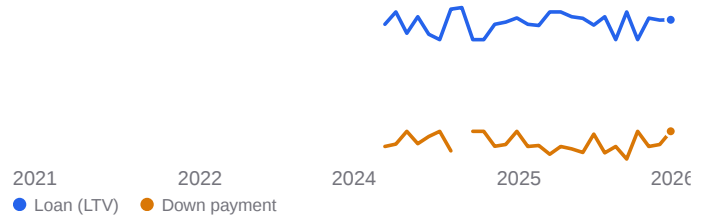
## BUYERS & OUTCOMES

### Buyer mix

Cash 15% · Investor 5.0% · Flip resale 0%

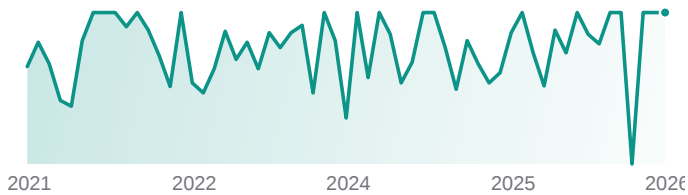


### Financing (share of purchase price) Loan (LTV) 93% · Down payment 20%



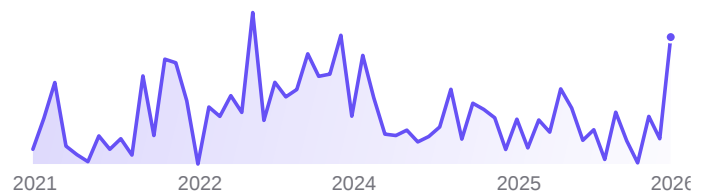
### Sellers who sold at a gain

100%



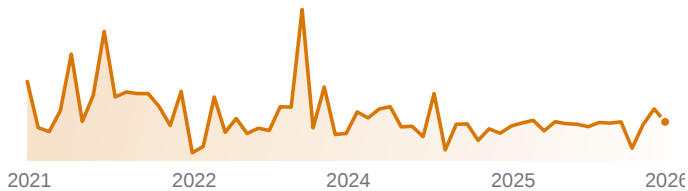
### Typical hold before selling

9.6 yrs



### Median annualized return at resale

+7.6%



## HOUSING STOCK

|                    |         |
|--------------------|---------|
| Homes              | 7,627   |
| Median value (AVM) | \$210K  |
| Median size        | 576 ft² |
| Median bedrooms    | 3       |
| Median year built  | 1995    |
| Single family      | 73%     |

## EQUITY & OWNERSHIP

|                               |         |
|-------------------------------|---------|
| Equity rich (LTV 50% or less) | 79%     |
| Underwater (LTV 125% or more) | 2.2%    |
| Owner occupied                | 73%     |
| Company owned                 | 6.9%    |
| Median loan-to-value          | 0%      |
| Typical ownership tenure      | 9.4 yrs |

## COMMUNITY

|                                  |                 |
|----------------------------------|-----------------|
| Population                       | <b>18,192</b>   |
| Density                          | <b>79 / mi²</b> |
| Median household income          | <b>\$59K</b>    |
| Average household income         | <b>\$82K</b>    |
| Crime index (US avg 100)         | <b>110</b>      |
| Air pollution index (US avg 100) | <b>152</b>      |
| Earthquake index (US avg 100)    | <b>47</b>       |
| Homes occupied                   | <b>90%</b>      |
| Bachelor's or higher             | <b>11%</b>      |
| Poverty rate                     | <b>17.6%</b>    |
| Unemployment                     | <b>1.2%</b>     |
| Average temp                     | <b>56°F</b>     |
| Annual precip                    | <b>48 in</b>    |
| Sunshine                         | <b>55%</b>      |

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.