

Hardin County, KY

County · KY · Kentucky

SELLER'S MARKET

\$270K

MEDIAN SALE PRICE

+5.3%

1-YR CHANGE

1,833

SALES (12 MO)

\$224K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 65 / 100



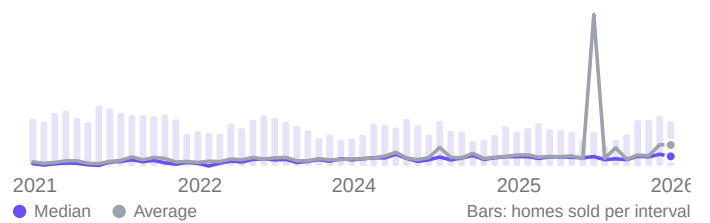
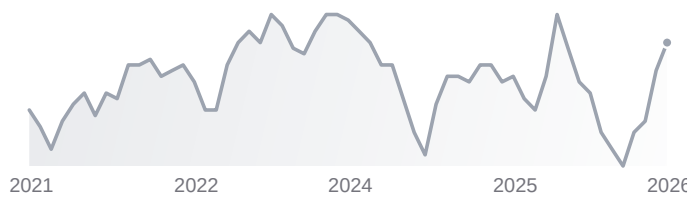
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

65 / 100

Sale prices

Median \$265K · Average \$377K

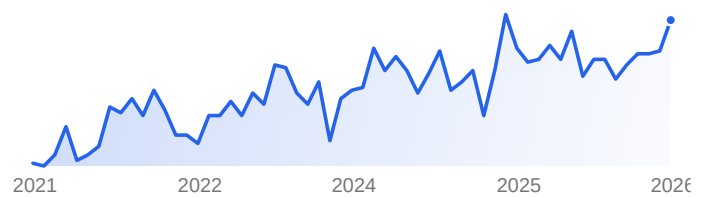
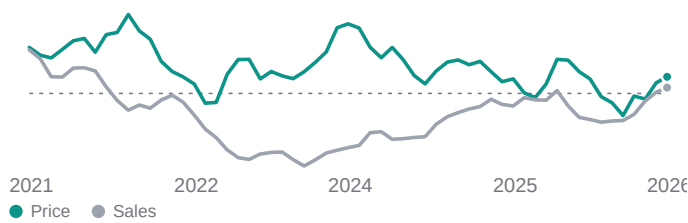


Growth (year over year)

Price +5.3% · Sales +1.8%

Price per square foot

\$170/ft²



Sale premium vs estimated value

+1.8%

Annual turnover (share of homes sold)

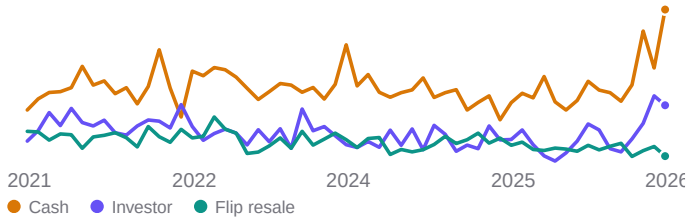
4.5%



BUYERS & OUTCOMES

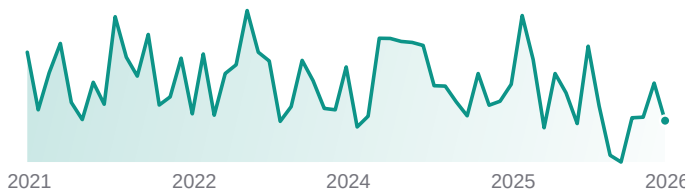
Buyer mix

Cash 56% · Investor 22% · Flip resale 3.7%



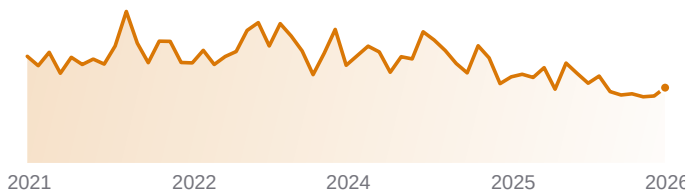
Sellers who sold at a gain

87%

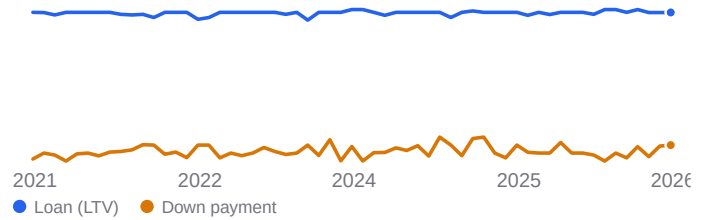


Median annualized return at resale

+5.4%

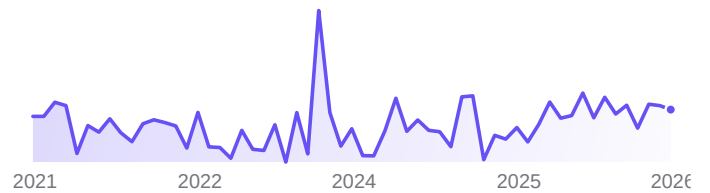


Financing (share of purchase price) Loan (LTV) 98% · Down payment 15%



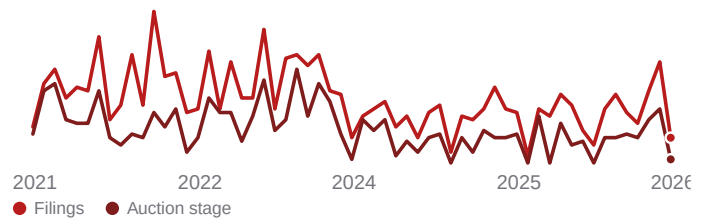
Typical hold before selling

4.7 yrs



Preforeclosure filings

Filings 7 · Auction stage 1



HOUSING STOCK

Homes	40,930
Median value (AVM)	\$224K
Median size	1,558 ft²
Median bedrooms	3
Median year built	1985
Single family	95%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	49%
Underwater (LTV 125% or more)	3.4%
Owner occupied	72%
Company owned	15%
Median loan-to-value	52%
Typical ownership tenure	8.6 yrs

COMMUNITY

Population	113,361
Density	182 / mi²
Median household income	\$67K
Average household income	\$94K
Crime index (US avg 100)	107
Air pollution index (US avg 100)	87
Earthquake index (US avg 100)	49
Homes occupied	92%
Bachelor's or higher	17%
Poverty rate	11.4%
Unemployment	1.4%
Average temp	56°F
Annual precip	49 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.