

Mercer County, KY

County · KY · Kentucky

BALANCED MARKET

\$217K

MEDIAN SALE PRICE

-3.4%

1-YR CHANGE

408

SALES (12 MO)

\$222K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 50 / 100



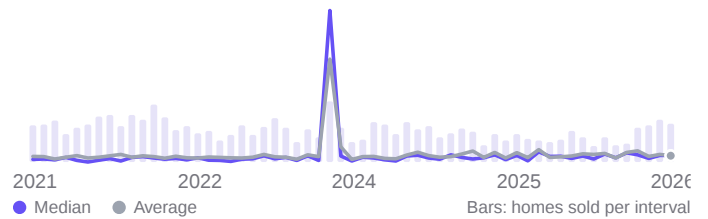
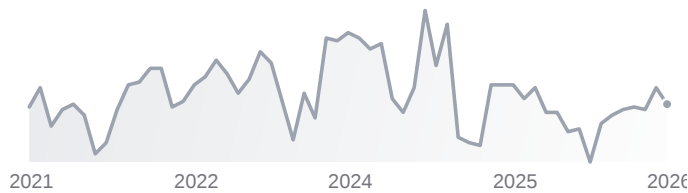
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

50 / 100

Sale prices

Median \$236K · Average \$230K

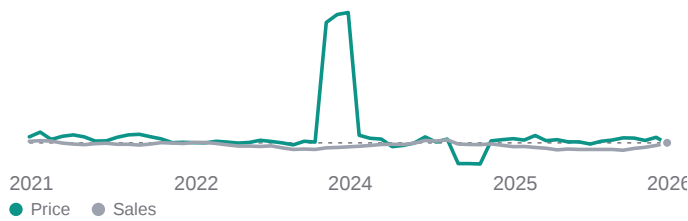


Growth (year over year)

Price -3.4% · Sales +0.2%

Price per square foot

\$167/ft²

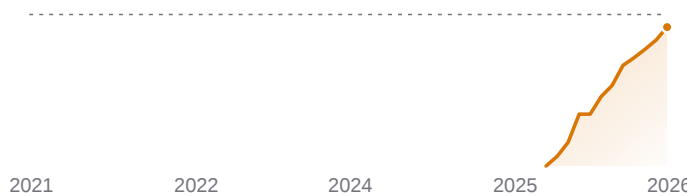


Sale premium vs estimated value

-0.4%

Annual turnover (share of homes sold)

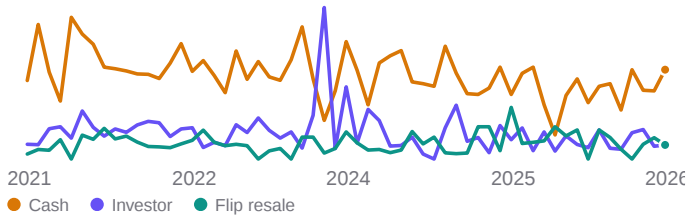
3.8%



BUYERS & OUTCOMES

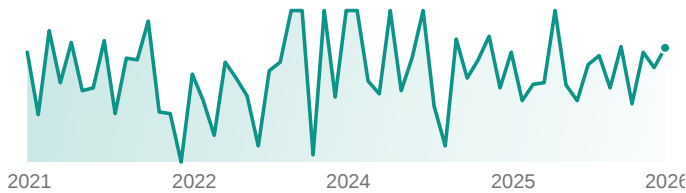
Buyer mix

Cash 40% · Investor 6.3% · Flip resale 6.3%



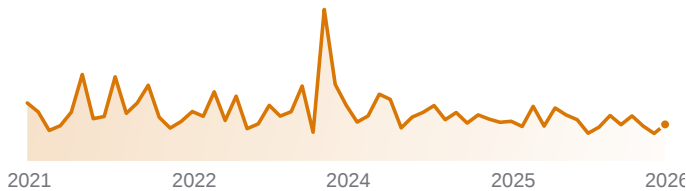
Sellers who sold at a gain

93%

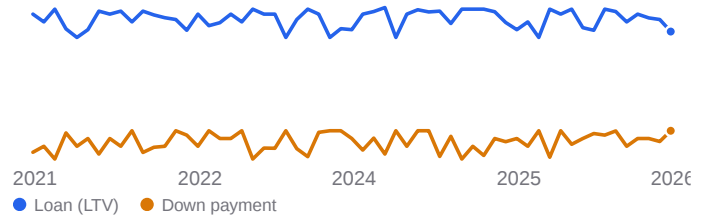


Median annualized return at resale

+6.6%

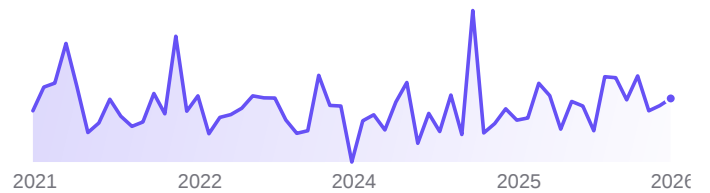


Financing (share of purchase price) Loan (LTV) 84% · Down payment 20%



Typical hold before selling

5.0 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	10,691
Median value (AVM)	\$222K
Median size	1,490 ft²
Median bedrooms	3
Median year built	1993
Single family	89%
Condos	1.1%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	62%
Underwater (LTV 125% or more)	2.8%
Owner occupied	70%
Company owned	10%
Median loan-to-value	34%

Typical ownership tenure

11.4 yrs

COMMUNITY

Population	23,681
Density	95 / mi²
Median household income	\$63K
Average household income	\$76K
Crime index (US avg 100)	102
Air pollution index (US avg 100)	163
Earthquake index (US avg 100)	49
Homes occupied	91%
Bachelor's or higher	15%
Poverty rate	9.9%
Unemployment	1.4%
Average temp	56°F
Annual precip	48 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.