

Metcalfe County, KY

County · KY · Kentucky

BALANCED MARKET

\$168K

MEDIAN SALE PRICE

+10.9%

1-YR CHANGE

75

SALES (12 MO)

\$157K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 43 / 100



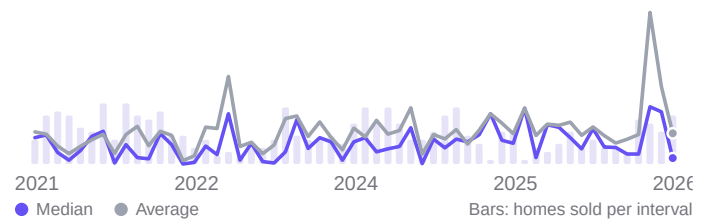
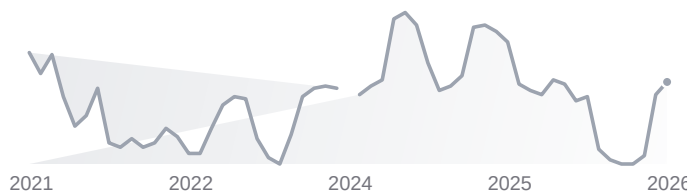
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

43 / 100

Sale prices

Median \$53K · Average \$141K

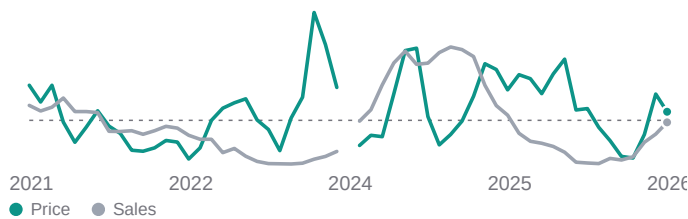


Growth (year over year)

Price +10.9% · Sales -2.6%

Price per square foot

\$39/ft²

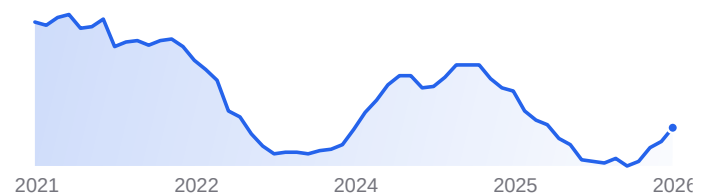
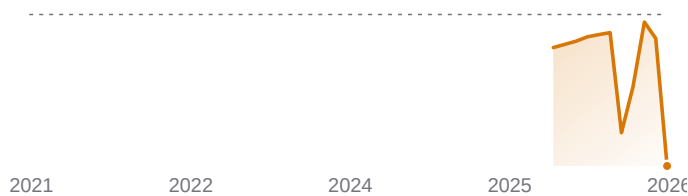


Sale premium vs estimated value

-41.5%

Annual turnover (share of homes sold)

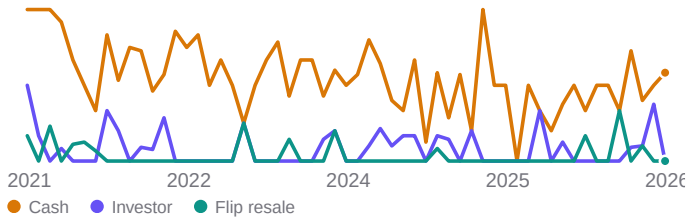
1.7%



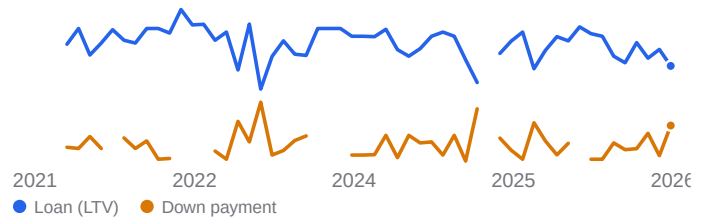
BUYERS & OUTCOMES

Buyer mix

Cash 58% · Investor 0% · Flip resale 0%

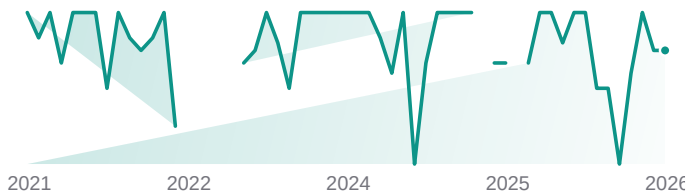


Financing (share of purchase price) Loan (LTV) 73% · Down payment 27%



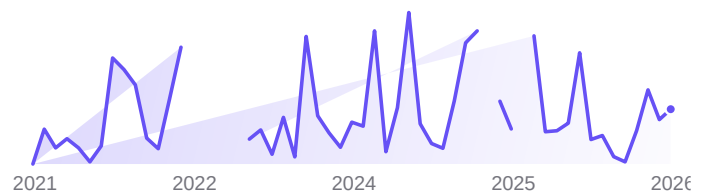
Sellers who sold at a gain

75%



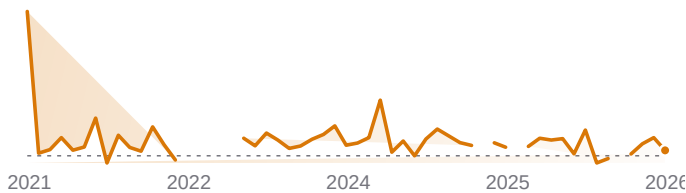
Typical hold before selling

7.0 yrs



Median annualized return at resale

+2.7%



HOUSING STOCK

Homes	4,360
Median value (AVM)	\$157K
Median size	1,316 ft²
Median bedrooms	3
Median year built	1975
Single family	70%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	74%
Underwater (LTV 125% or more)	3.9%
Owner occupied	69%
Company owned	8.2%
Median loan-to-value	0%
Typical ownership tenure	9.5 yrs

COMMUNITY

Population	10,612
Density	37 / mi²
Median household income	\$47K
Average household income	\$60K
Crime index (US avg 100)	114
Air pollution index (US avg 100)	103
Earthquake index (US avg 100)	42
Homes occupied	90%
Bachelor's or higher	8%
Poverty rate	29.1%
Unemployment	1.6%
Average temp	57°F
Annual precip	51 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.