

Morgan County, KY

County · KY · Kentucky

BUYER'S MARKET

\$105K

MEDIAN SALE PRICE

-46.1%

1-YR CHANGE

83

SALES (12 MO)

\$129K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 23 / 100



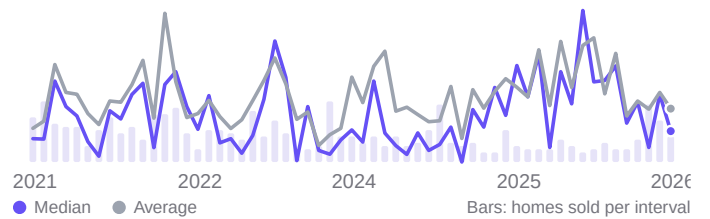
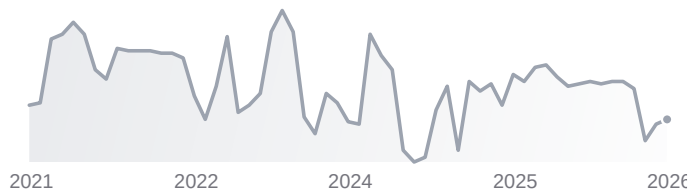
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

23 / 100

Sale prices

Median \$93K · Average \$132K

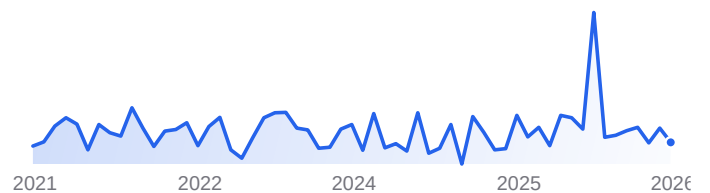
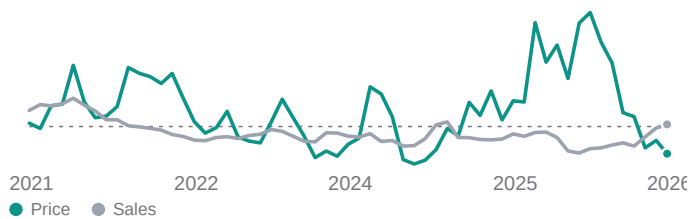


Growth (year over year)

Price -46.1% · Sales +3.8%

Price per square foot

\$70/ft²



Sale premium vs estimated value

+7.5%

Annual turnover (share of homes sold)

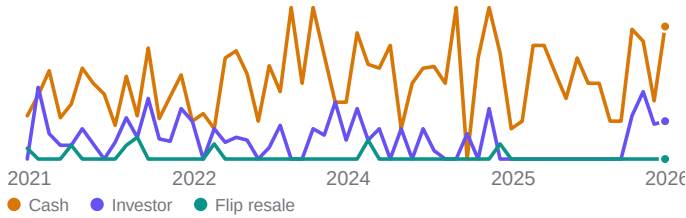
1.4%



BUYERS & OUTCOMES

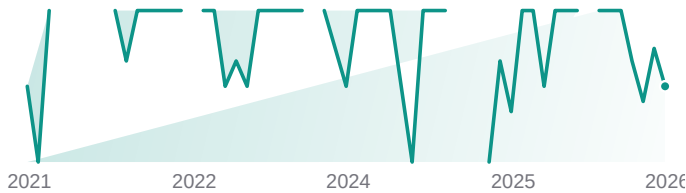
Buyer mix

Cash 88% · Investor 25% · Flip resale 0%



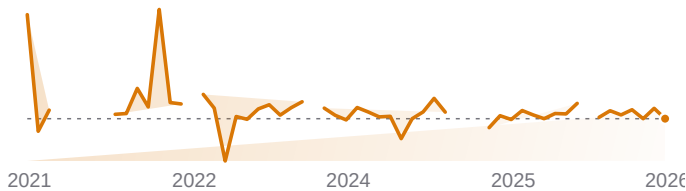
Sellers who sold at a gain

50%

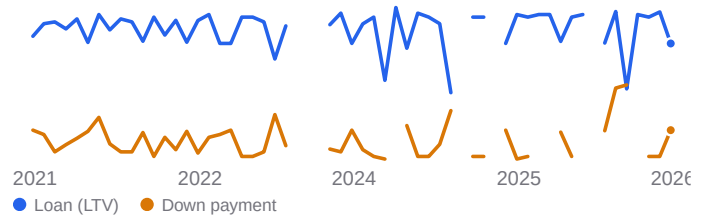


Median annualized return at resale

+0.0%

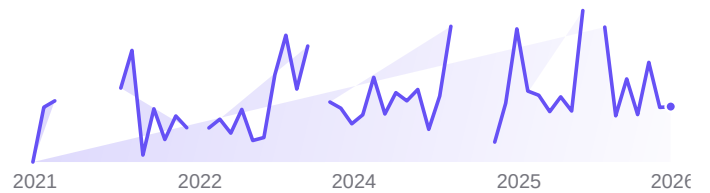


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



Typical hold before selling

3.2 yrs



HOUSING STOCK

Homes	6,118
Median value (AVM)	\$129K
Median size	1,280 ft²
Median bedrooms	3
Median year built	1993
Single family	68%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	69%
Underwater (LTV 125% or more)	4.3%
Owner occupied	63%
Company owned	5.6%
Median loan-to-value	0%
Typical ownership tenure	13.2 yrs

COMMUNITY

Population	14,302
Density	38 / mi²
Median household income	\$47K
Average household income	\$66K
Crime index (US avg 100)	114
Air pollution index (US avg 100)	165
Earthquake index (US avg 100)	59
Homes occupied	89%
Bachelor's or higher	10%
Poverty rate	15.1%
Unemployment	1.7%
Average temp	54°F
Annual precip	46 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.