

Oldham County, KY

County · KY · Kentucky

SELLER'S MARKET

\$448K

MEDIAN SALE PRICE

+0.1%

1-YR CHANGE

916

SALES (12 MO)

\$441K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 60 / 100



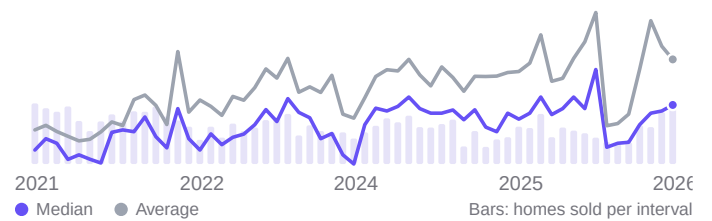
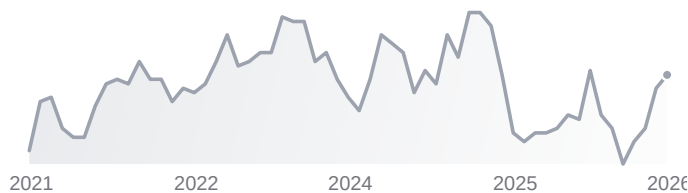
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

60 / 100

Sale prices

Median \$458K · Average \$557K

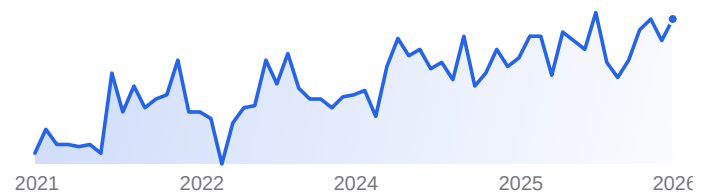
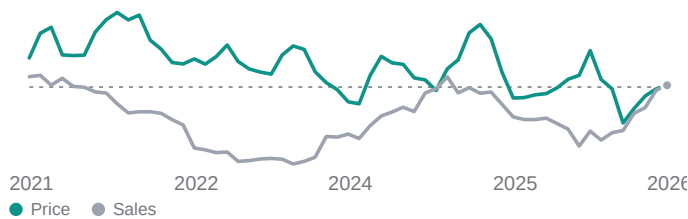


Growth (year over year)

Price +0.1% · Sales +0.5%

Price per square foot

\$239/ft²

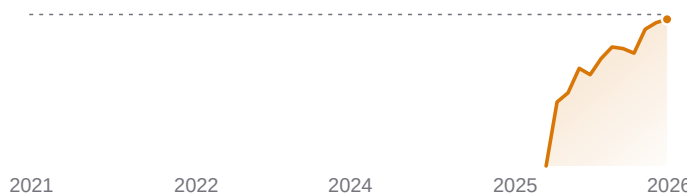


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

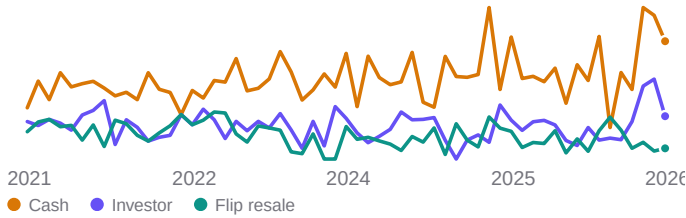
4.0%



BUYERS & OUTCOMES

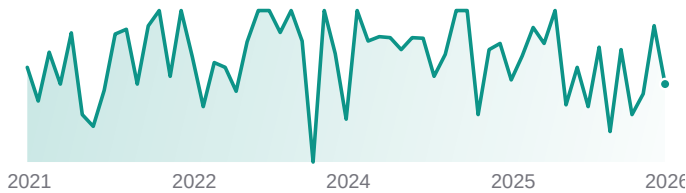
Buyer mix

Cash 25% · Investor 9.1% · Flip resale 2.3%



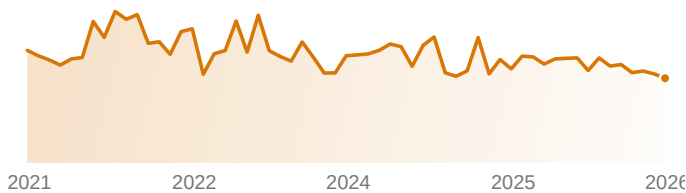
Sellers who sold at a gain

94%

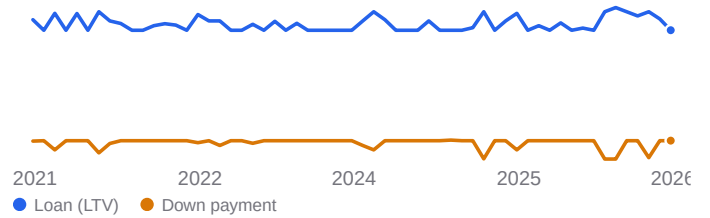


Median annualized return at resale

+4.9%

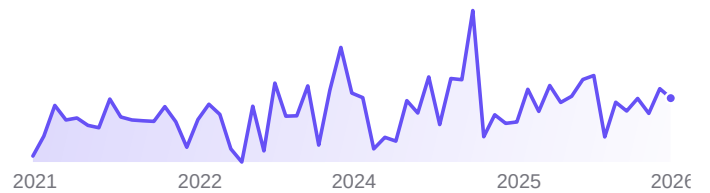


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



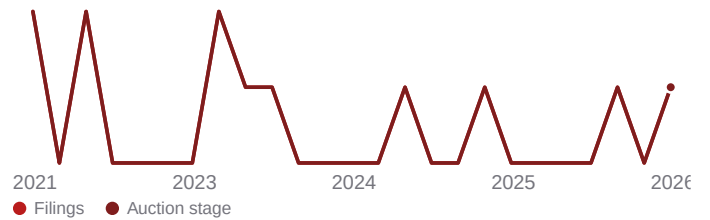
Typical hold before selling

5.6 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	22,889
Median value (AVM)	\$441K
Median size	1,938 ft²
Median bedrooms	3
Median year built	1992
Single family	93%
Condos	3.3%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	47%
Underwater (LTV 125% or more)	2.5%
Owner occupied	88%
Company owned	12%
Median loan-to-value	52%

Typical ownership tenure

7.3 yrs

COMMUNITY

Population	70,864
Density	379 / mi ²
Median household income	\$116K
Average household income	\$149K
Crime index (US avg 100)	94
Air pollution index (US avg 100)	121
Earthquake index (US avg 100)	45
Homes occupied	95%
Bachelor's or higher	26%
Poverty rate	3.6%
Unemployment	1.3%
Average temp	55°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.