

Pendleton County, KY

County · KY · Kentucky

BUYER'S MARKET

\$177K

MEDIAN SALE PRICE

-14.5%

1-YR CHANGE

200

SALES (12 MO)

\$201K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 27 / 100



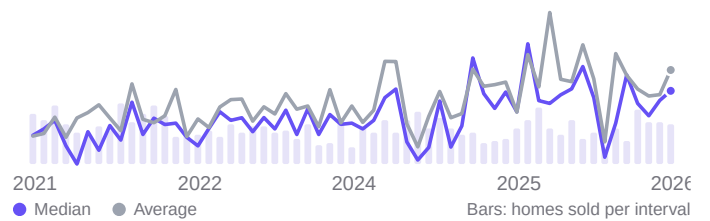
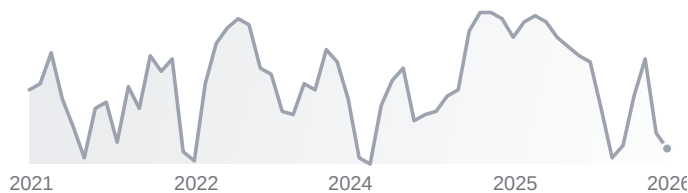
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

27 / 100

Sale prices

Median \$197K · Average \$234K

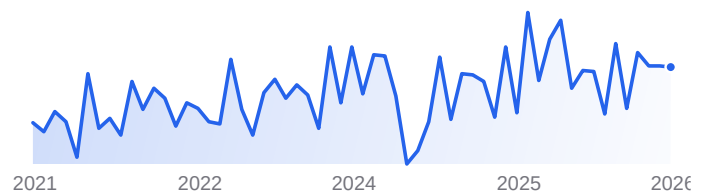
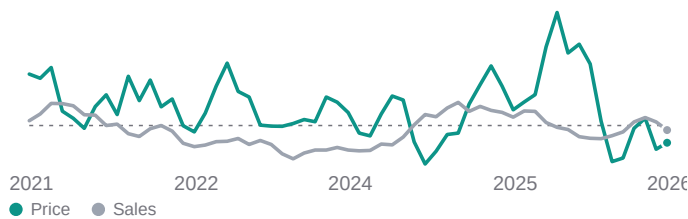


Growth (year over year)

Price -14.5% · Sales -3.8%

Price per square foot

\$144/ft²

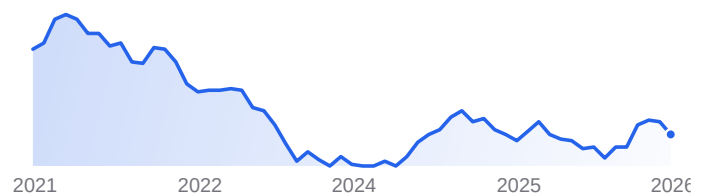
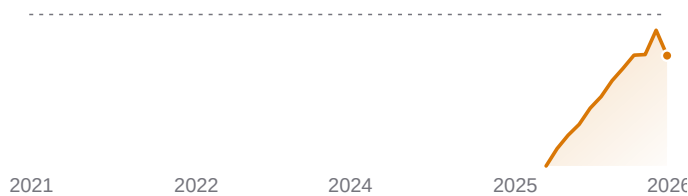


Sale premium vs estimated value

-2.4%

Annual turnover (share of homes sold)

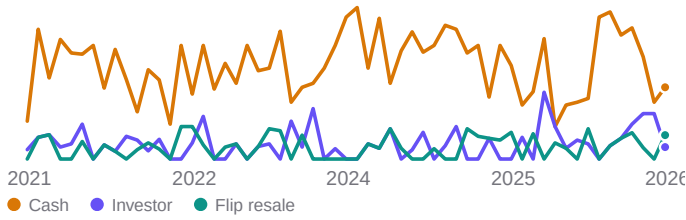
3.2%



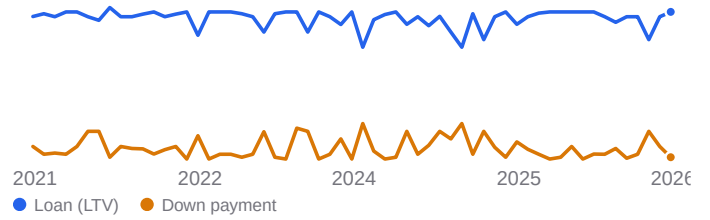
BUYERS & OUTCOMES

Buyer mix

Cash 32% · Investor 5.3% · Flip resale 11%

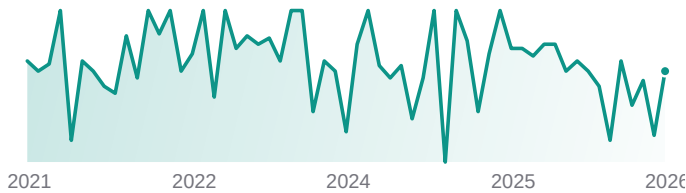


Financing (share of purchase price) Loan (LTV) 98% · Down payment 3.0%



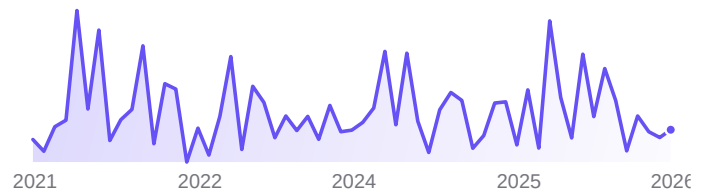
Sellers who sold at a gain

80%



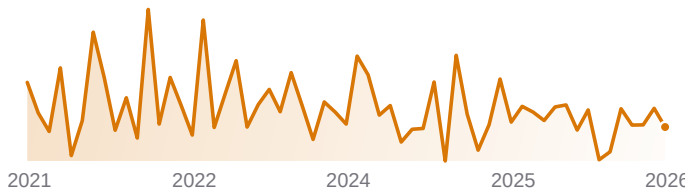
Typical hold before selling

4.7 yrs



Median annualized return at resale

+5.4%



HOUSING STOCK

Homes	6,189
Median value (AVM)	\$201K
Median size	1,408 ft²
Median bedrooms	3
Median year built	1989
Single family	75%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	63%
Underwater (LTV 125% or more)	3.7%
Owner occupied	68%
Company owned	8.4%
Median loan-to-value	32%
Typical ownership tenure	13.2 yrs

COMMUNITY

Population	14,941
Density	54 / mi²
Median household income	\$60K
Average household income	\$73K
Crime index (US avg 100)	112
Air pollution index (US avg 100)	200
Earthquake index (US avg 100)	55
Homes occupied	90%
Bachelor's or higher	13%
Poverty rate	14.8%
Unemployment	1.4%
Average temp	54°F
Annual precip	44 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.