

# Rockcastle County, KY

County · KY · Kentucky

STRONG BUYER'S MARKET

**\$117K**

MEDIAN SALE PRICE

**-26.8%**

1-YR CHANGE

**142**

SALES (12 MO)

**\$116K**

MEDIAN VALUE (AVM)

Market temperature

Strong buyer's market · 13 / 100



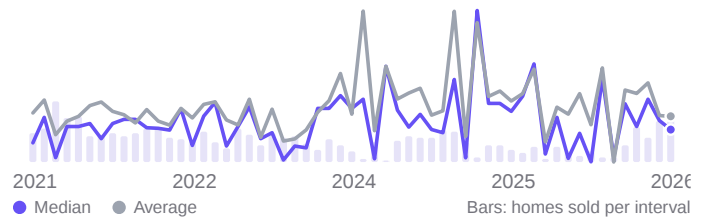
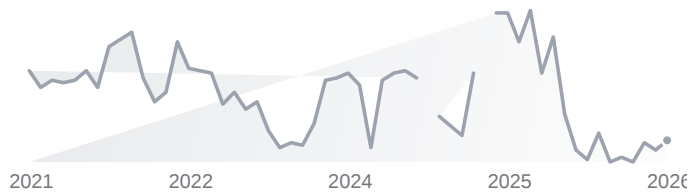
## MARKET TRENDS (5 YEARS)

Market temperature (0-100)

13 / 100

Sale prices

Median \$95K · Average \$117K

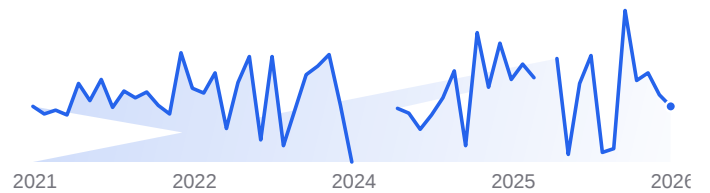
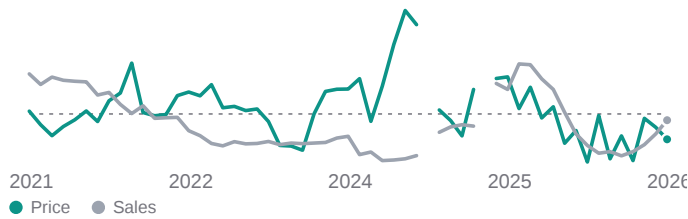


Growth (year over year)

Price -26.8% · Sales -6.6%

Price per square foot

\$83/ft²

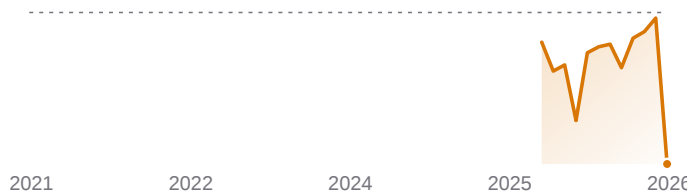


Sale premium vs estimated value

-7.6%

Annual turnover (share of homes sold)

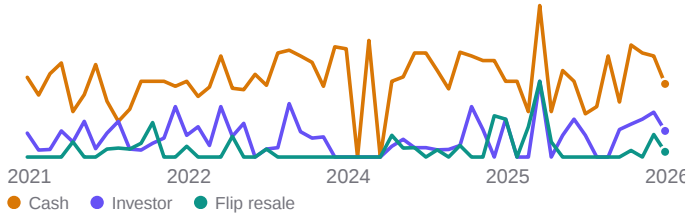
1.6%



## BUYERS & OUTCOMES

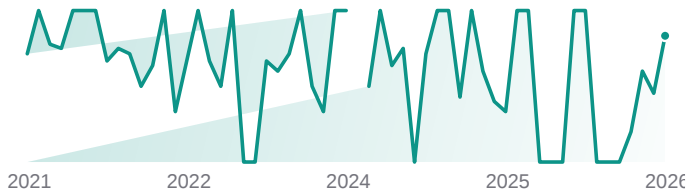
### Buyer mix

Cash 48% · Investor 17% · Flip resale 3.4%



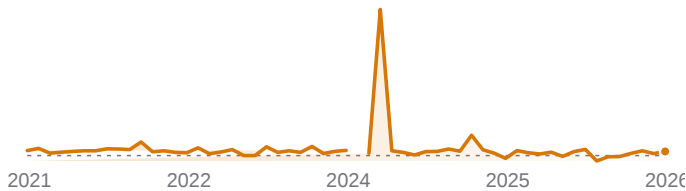
### Sellers who sold at a gain

92%

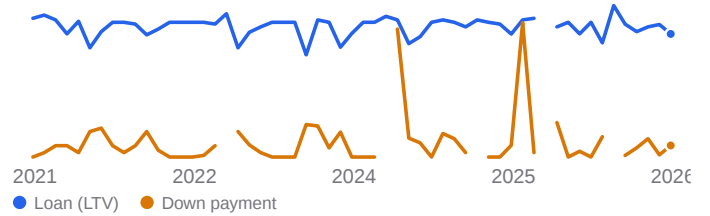


### Median annualized return at resale

+7.5%

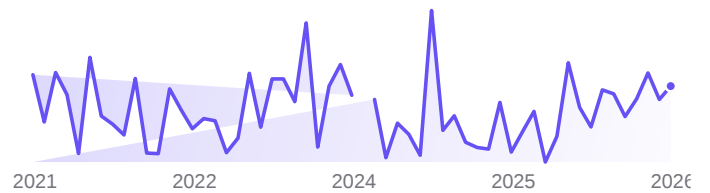


### Financing (share of purchase price) Loan (LTV) 90% · Down payment 10%



### Typical hold before selling

6.5 yrs



### Preforeclosure filings

Filings 1 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 8,900     |
| Median value (AVM) | \$116K    |
| Median size        | 1,280 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1992      |
| Single family      | 81%       |

## EQUITY & OWNERSHIP

|                               |         |
|-------------------------------|---------|
| Equity rich (LTV 50% or less) | 67%     |
| Underwater (LTV 125% or more) | 4.8%    |
| Owner occupied                | 65%     |
| Company owned                 | 6.5%    |
| Median loan-to-value          | 0%      |
| Typical ownership tenure      | 7.9 yrs |

## COMMUNITY

|                                  |          |
|----------------------------------|----------|
| Population                       | 16,365   |
| Density                          | 52 / mi² |
| Median household income          | \$46K    |
| Average household income         | \$65K    |
| Crime index (US avg 100)         | 122      |
| Air pollution index (US avg 100) | 145      |
| Earthquake index (US avg 100)    | 52       |
| Homes occupied                   | 91%      |
| Bachelor's or higher             | 5%       |
| Poverty rate                     | 27.5%    |
| Unemployment                     | 1.6%     |
| Average temp                     | 55°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.