

Union County, KY

County · KY · Kentucky

STRONG BUYER'S MARKET

\$102K

MEDIAN SALE PRICE

-27.6%

1-YR CHANGE

55

SALES (12 MO)

\$117K

MEDIAN VALUE (AVM)

Market temperature

Strong buyer's market · 5 / 100



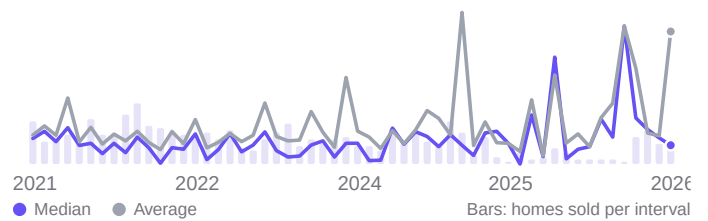
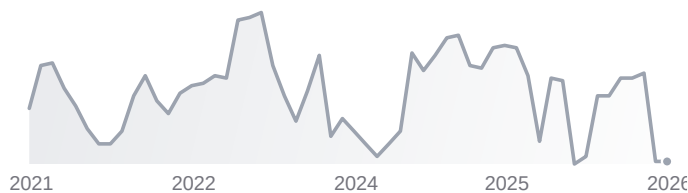
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

5 / 100

Sale prices

Median \$80K · Average \$409K

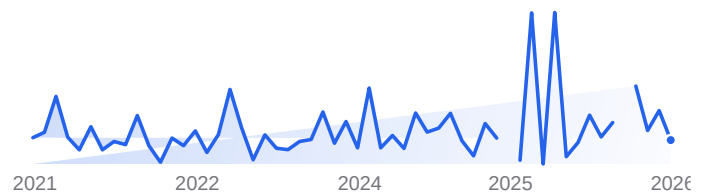
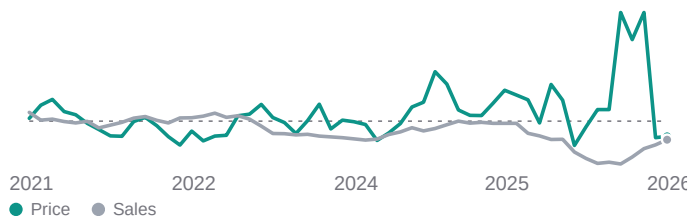


Growth (year over year)

Price -27.6% · Sales -33.7%

Price per square foot

\$84/ft²



Sale premium vs estimated value

-1.8%

Annual turnover (share of homes sold)

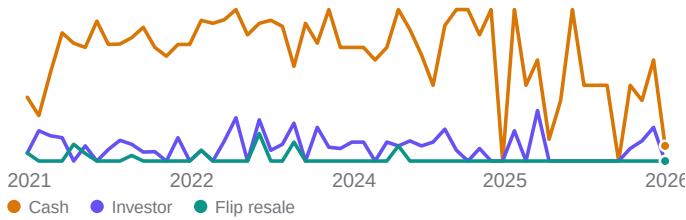
1.0%



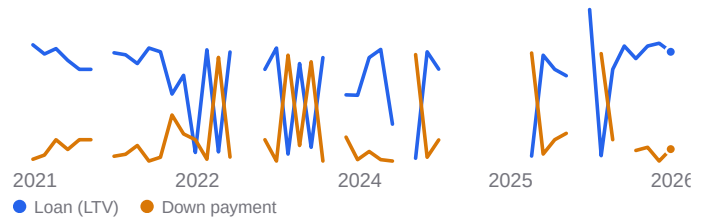
BUYERS & OUTCOMES

Buyer mix

Cash 10% · Investor 0% · Flip resale 0%

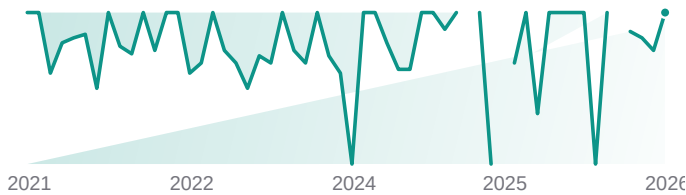


Financing (share of purchase price) Loan (LTV) 95% · Down payment 12%



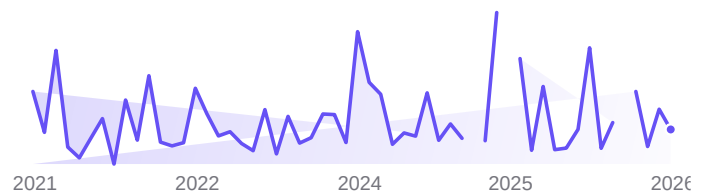
Sellers who sold at a gain

100%



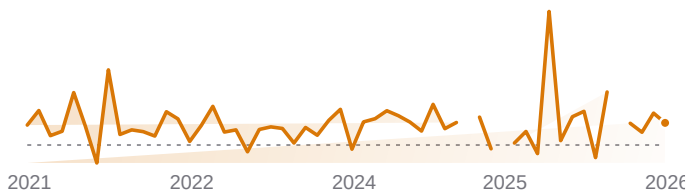
Typical hold before selling

5.5 yrs



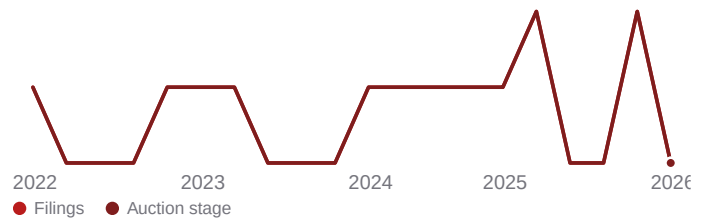
Median annualized return at resale

+6.7%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	5,341
Median value (AVM)	\$117K
Median size	900 ft²
Median bedrooms	3
Median year built	1990
Single family	80%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	67%
Underwater (LTV 125% or more)	3.9%
Owner occupied	69%
Company owned	11%
Median loan-to-value	15%
Typical ownership tenure	8.3 yrs

COMMUNITY

Population	13,302
Density	39 / mi²
Median household income	\$58K
Average household income	\$74K
Crime index (US avg 100)	115
Air pollution index (US avg 100)	89
Earthquake index (US avg 100)	189
Homes occupied	91%
Bachelor's or higher	6%
Poverty rate	18.5%
Unemployment	1.1%
Average temp	57°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.