

Whitley County, KY

County · KY · Kentucky

BUYER'S MARKET

\$155K

MEDIAN SALE PRICE

-8.1%

1-YR CHANGE

353

SALES (12 MO)

\$99K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 36 / 100



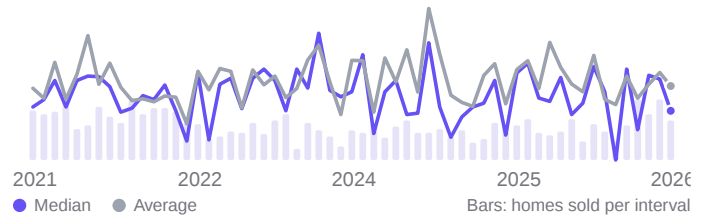
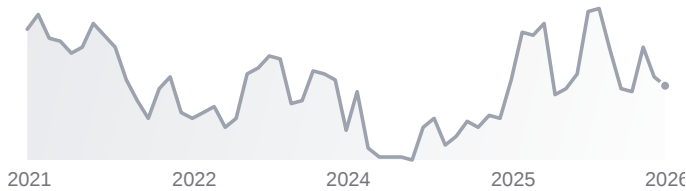
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

36 / 100

Sale prices

Median \$125K · Average \$158K

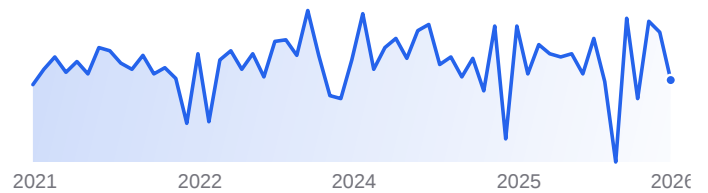
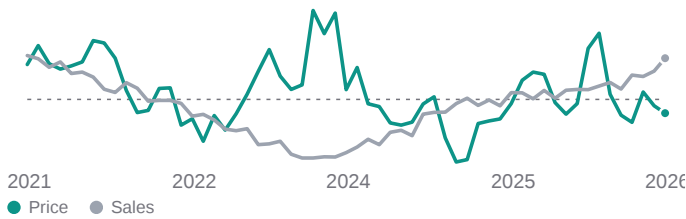


Growth (year over year)

Price -8.1% · Sales +24.3%

Price per square foot

\$93/ft²

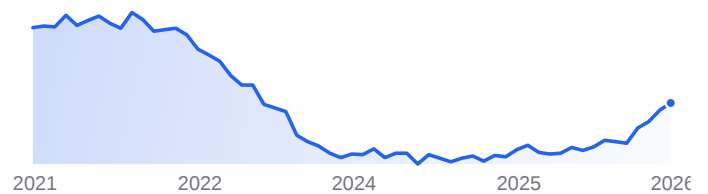
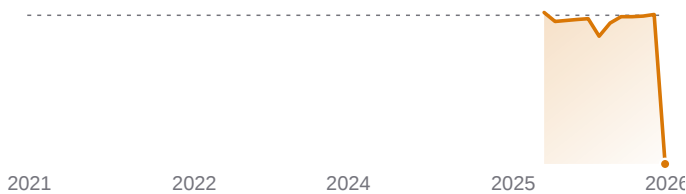


Sale premium vs estimated value

-5.0%

Annual turnover (share of homes sold)

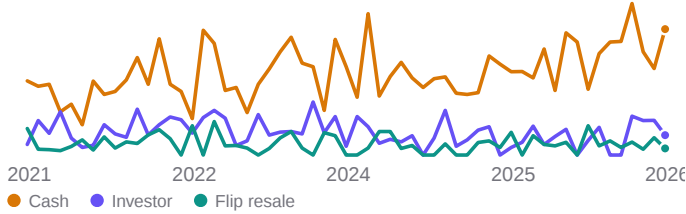
1.6%



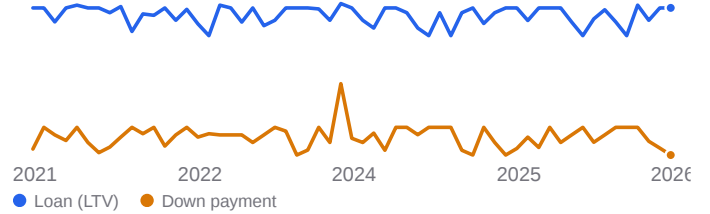
BUYERS & OUTCOMES

Buyer mix

Cash 59% · Investor 9.4% · Flip resale 3.1%

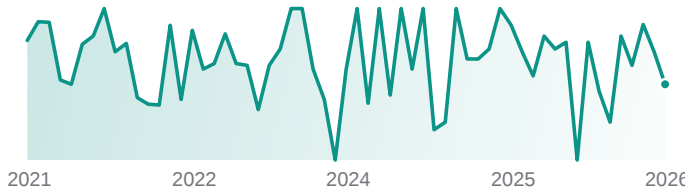


Financing (share of purchase price) Loan (LTV) 98% · Down payment 1.8%



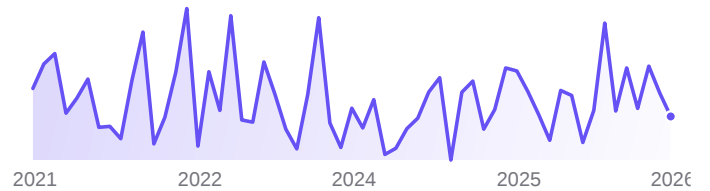
Sellers who sold at a gain

75%



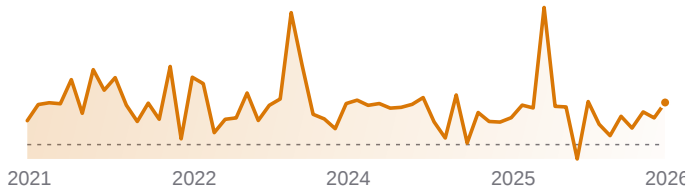
Typical hold before selling

3.9 yrs



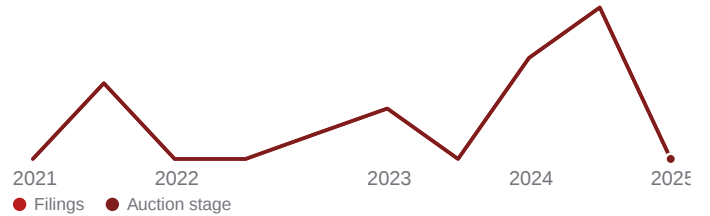
Median annualized return at resale

+7.7%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	21,535
Median value (AVM)	\$99K
Median size	1,280 ft²
Median bedrooms	3
Median year built	1995
Single family	69%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	64%
Underwater (LTV 125% or more)	3.9%
Owner occupied	60%
Company owned	7.3%
Median loan-to-value	12%
Typical ownership tenure	17.6 yrs

COMMUNITY

Population	37,461
Density	86 / mi²
Median household income	\$47K
Average household income	\$63K
Crime index (US avg 100)	120
Air pollution index (US avg 100)	129
Earthquake index (US avg 100)	84
Homes occupied	91%
Bachelor's or higher	10%
Poverty rate	26.4%
Unemployment	1.4%
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.