

Finchville 40022

ZIP code · KY · Kentucky > Shelby County

STRONG SELLER'S MARKET

\$240K

MEDIAN SALE PRICE

-36.8%

1-YR CHANGE

10

SALES (12 MO)

\$451K

MEDIAN VALUE (AVM)

Market temperature

Strong seller's market · 88 / 100



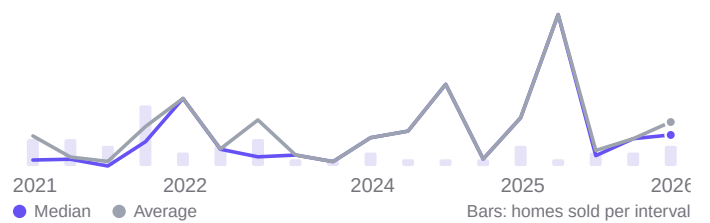
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

88 / 100

Sale prices

Median \$435K · Average \$553K

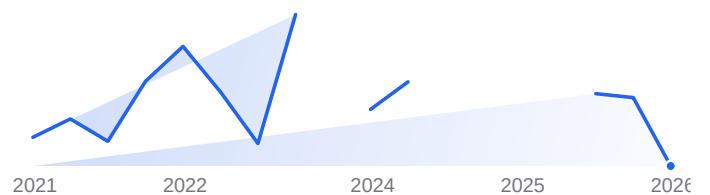
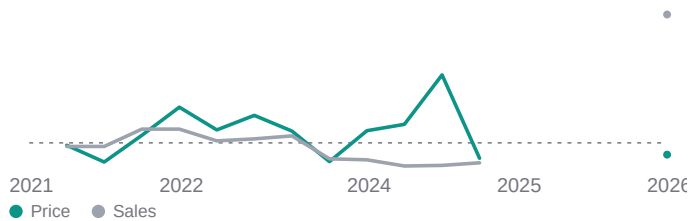


Growth (year over year)

Price -36.8% · Sales +400.0%

Price per square foot

\$73/ft²

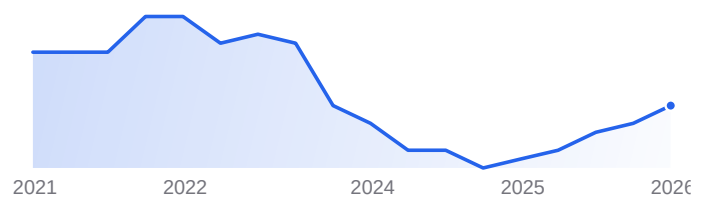


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

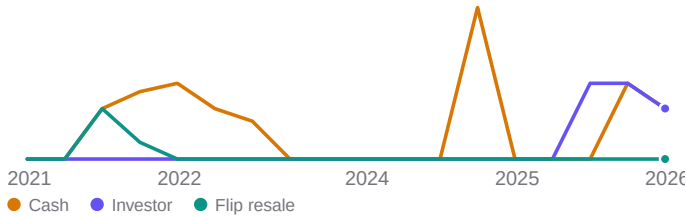
2.7%



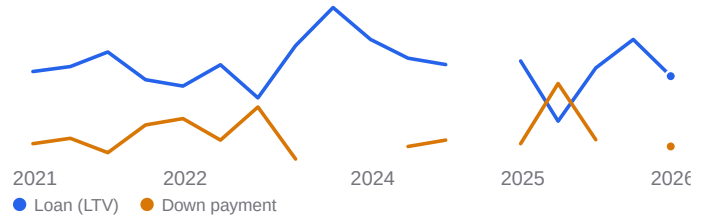
BUYERS & OUTCOMES

Buyer mix

Cash 33% · Investor 33% · Flip resale 0%

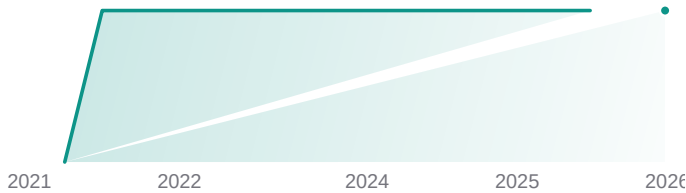


Financing (share of purchase price) Loan (LTV) 71% · Down payment 15%



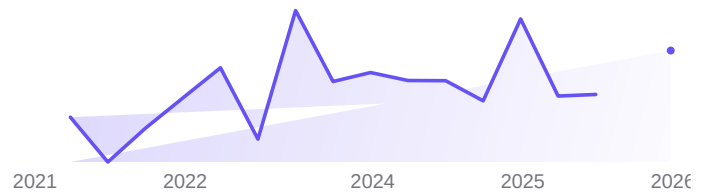
Sellers who sold at a gain

100%



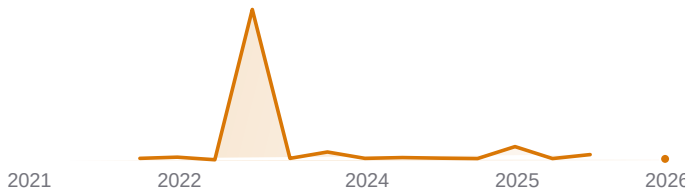
Typical hold before selling

4.4 yrs



Median annualized return at resale

+7.5%



HOUSING STOCK

Homes	364
Median value (AVM)	\$451K
Median size	2,002 ft²
Median bedrooms	3
Median year built	1995
Single family	82%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	55%
Underwater (LTV 125% or more)	3.9%
Owner occupied	87%
Company owned	9.3%
Median loan-to-value	45%
Typical ownership tenure	8.5 yrs

COMMUNITY

Population	1,034
Density	63 / mi²
Median household income	\$111K
Average household income	\$128K
Crime index (US avg 100)	64
Air pollution index (US avg 100)	123
Earthquake index (US avg 100)	45
Homes occupied	95%
Bachelor's or higher	29%
Poverty rate	2.5%
Unemployment	1.2%
Average temp	56°F
Annual precip	47 in
Sunshine	55%

Market metrics are derived from recorded arms-length deeds through July 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.