

Loretto 40037

ZIP code · KY · Kentucky > Marion County > Loretto

BUYER'S MARKET

\$181K

MEDIAN SALE PRICE

-1.5%

1-YR CHANGE

27

SALES (12 MO)

\$215K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 39 / 100



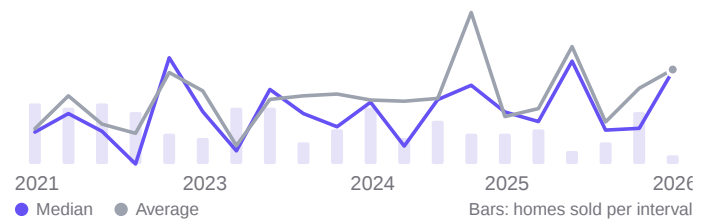
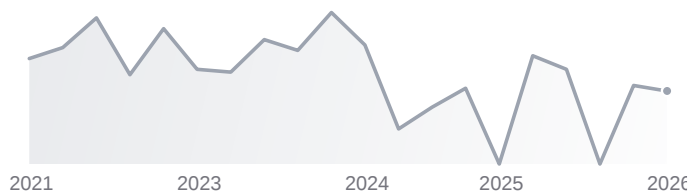
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

39 / 100

Sale prices

Median \$250K · Average \$252K

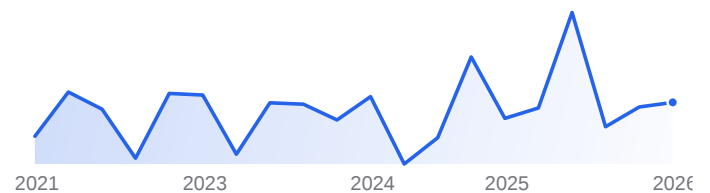
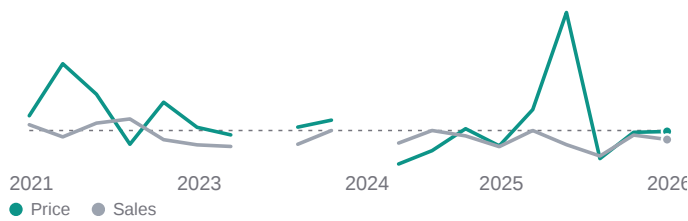


Growth (year over year)

Price -1.5% · Sales -12.9%

Price per square foot

\$119/ft²



Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

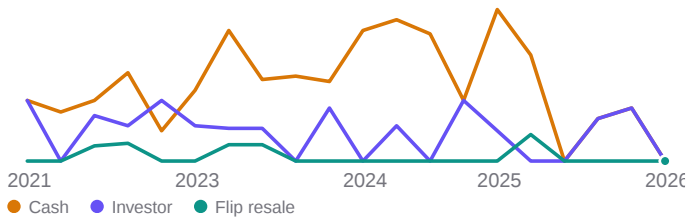
2.2%



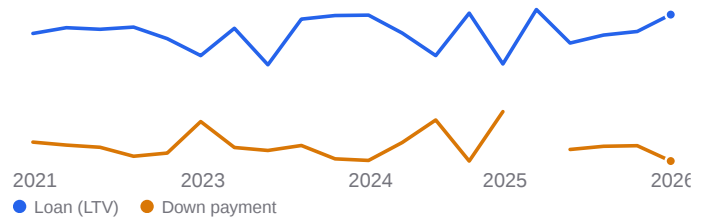
BUYERS & OUTCOMES

Buyer mix

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

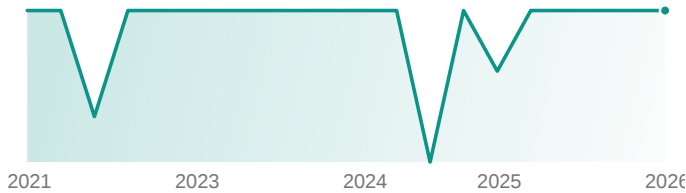


Financing (share of purchase price) Loan (LTV) 98% · Down payment 1.8%



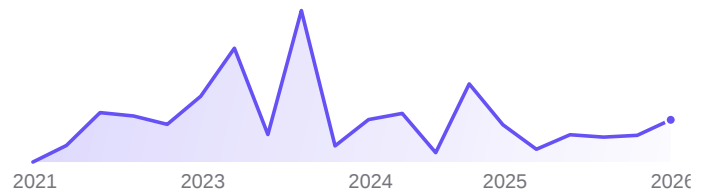
Sellers who sold at a gain

100%



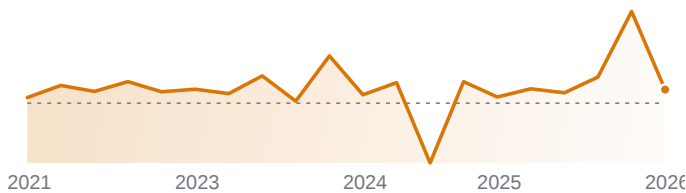
Typical hold before selling

6.0 yrs



Median annualized return at resale

+6.1%



HOUSING STOCK

Homes	1,212
Median value (AVM)	\$215K
Median size	1,470 ft²
Median bedrooms	3
Median year built	1999
Single family	94%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	62%
Underwater (LTV 125% or more)	3.9%
Owner occupied	77%
Company owned	8.5%
Median loan-to-value	38%
Typical ownership tenure	18.8 yrs

COMMUNITY

Population	2,870
Density	60 / mi²
Median household income	\$58K
Average household income	\$70K
Crime index (US avg 100)	88
Air pollution index (US avg 100)	112
Earthquake index (US avg 100)	43
Homes occupied	94%
Bachelor's or higher	5%
Poverty rate	16.1%
Unemployment	1.4%
Average temp	56°F
Annual precip	50 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.