

Waddy 40076

ZIP code · KY · Kentucky > Shelby County

BUYER'S MARKET

\$213K

MEDIAN SALE PRICE

-10.9%

1-YR CHANGE

18

SALES (12 MO)

\$258K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 38 / 100



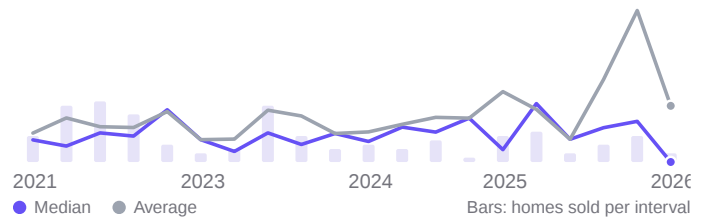
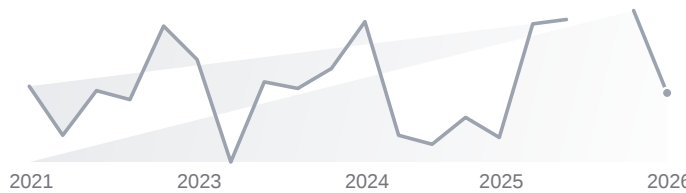
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

38 / 100

Sale prices

Median \$30K · Average \$363K

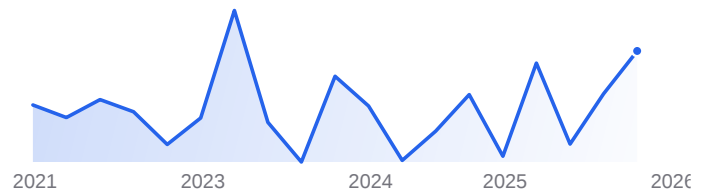
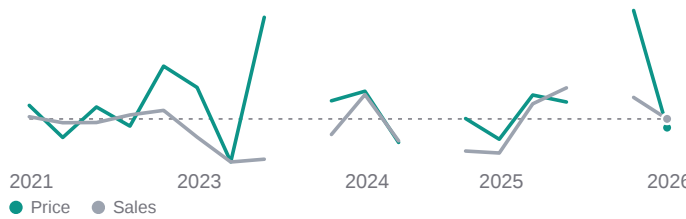


Growth (year over year)

Price -10.9% · Sales +0.0%

Price per square foot

\$204/ft²

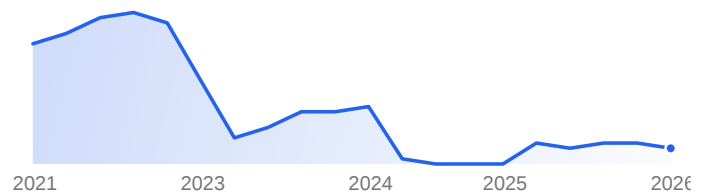


Sale premium vs estimated value

-83.7%

Annual turnover (share of homes sold)

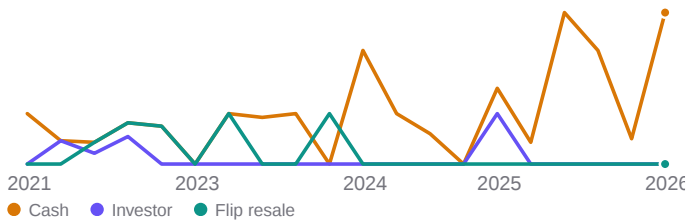
1.6%



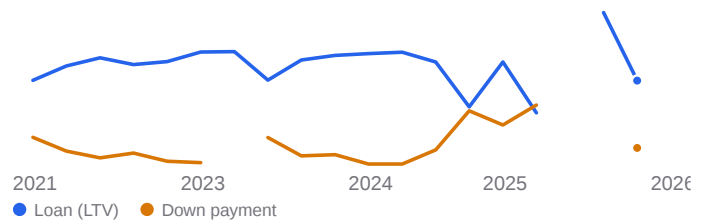
BUYERS & OUTCOMES

Buyer mix

Cash 100% · Investor 0% · Flip resale 0%

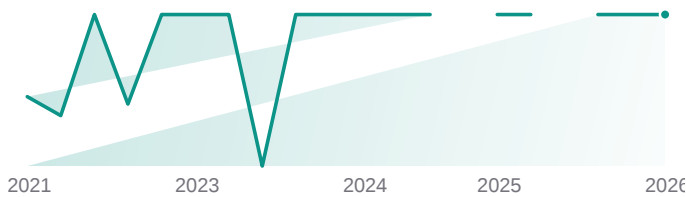


Financing (share of purchase price) Loan (LTV) 75% · Down payment 16%



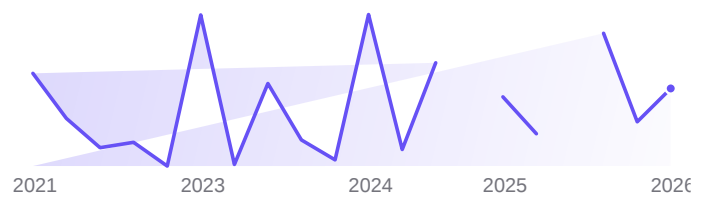
Sellers who sold at a gain

100%



Typical hold before selling

5.8 yrs



Median annualized return at resale

+7.6%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	1,122
Median value (AVM)	\$258K
Median size	1,647 ft²
Median bedrooms	3
Median year built	2000
Single family	68%
Condos	1.5%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	55%
Underwater (LTV 125% or more)	4.6%
Owner occupied	79%
Company owned	9.0%
Median loan-to-value	46%

Typical ownership tenure

8.6 yrs

COMMUNITY

Population	2,997
Density	52 / mi ²
Median household income	\$84K
Average household income	\$104K
Crime index (US avg 100)	114
Air pollution index (US avg 100)	155
Earthquake index (US avg 100)	48
Homes occupied	94%
Bachelor's or higher	21%
Poverty rate	9.4%
Unemployment	1.2%
Average temp	55°F
Annual precip	48 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.