

Garfield 40140

ZIP code · KY · Kentucky > Breckinridge County

SELLER'S MARKET

\$51K

MEDIAN SALE PRICE

6

SALES (12 MO)

\$149K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 66 / 100

Buyer's market

Balanced

Seller's market

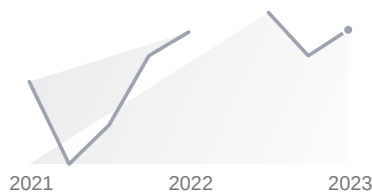
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

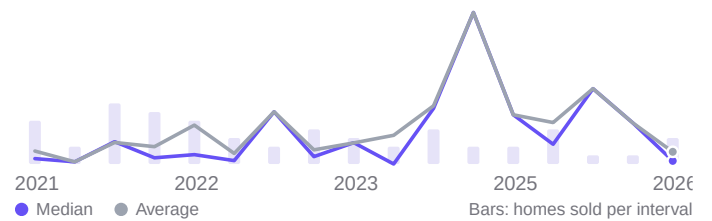
66 / 100

Sale prices

Median \$39K · Average \$66K



2021 2022 2023 2025 2026

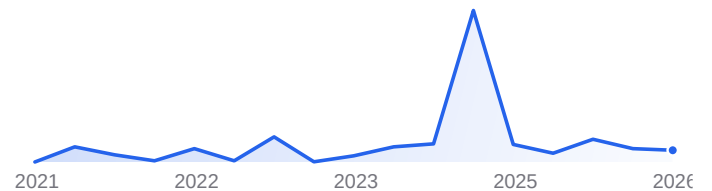


Growth (year over year)

Price -47.1% · Sales -12.5%

Price per square foot

\$89/ft²



Annual turnover (share of homes sold)

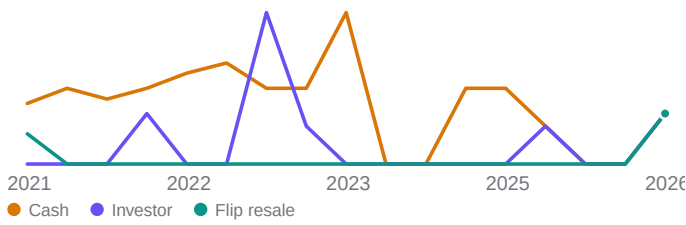
1.5%



BUYERS & OUTCOMES

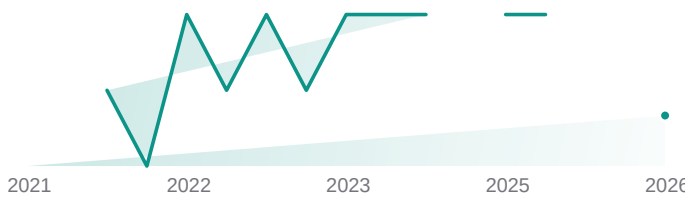
Buyer mix

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



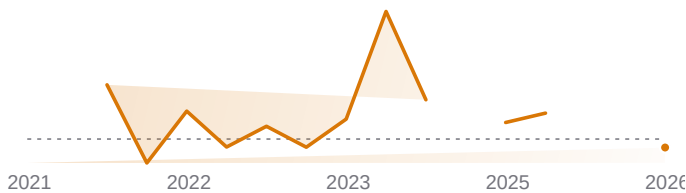
Sellers who sold at a gain

33%

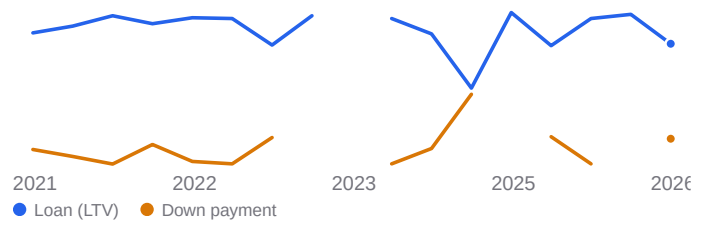


Median annualized return at resale

-4.9%

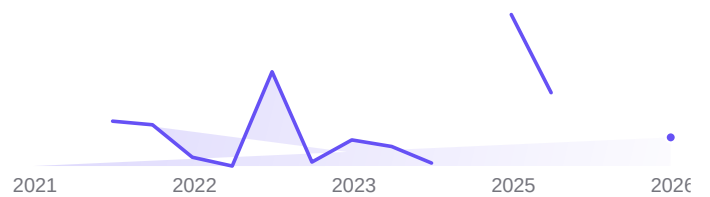


Financing (share of purchase price) Loan (LTV) 81% · Down payment 19%



Typical hold before selling

4.1 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	395
Median value (AVM)	\$149K
Median size	1,260 ft²
Median bedrooms	3
Median year built	2005
Single family	45%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	66%
Underwater (LTV 125% or more)	6.0%
Owner occupied	63%
Company owned	11%
Median loan-to-value	15%
Typical ownership tenure	12.1 yrs

COMMUNITY

Population	1,000
Density	39 / mi²
Median household income	\$46K
Average household income	\$62K
Crime index (US avg 100)	149
Air pollution index (US avg 100)	76
Earthquake index (US avg 100)	57
Homes occupied	87%
Bachelor's or higher	5%
Poverty rate	29.3%
Unemployment	1.3%
Average temp	56°F
Annual precip	49 in
Sunshine	55%

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