

Mount Sterling 40353

ZIP code · KY · Kentucky > Montgomery County > Mount Sterling

\$210K

MEDIAN SALE PRICE

87

SALES (12 MO)

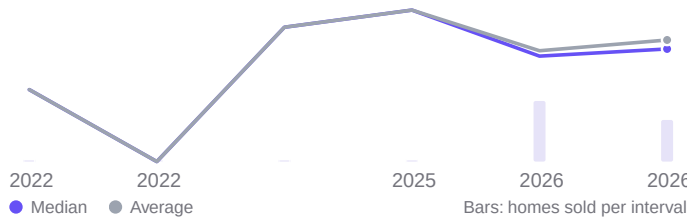
\$241K

MEDIAN VALUE (AVM)

MARKET TRENDS (5 YEARS)

Sale prices

Median \$226K · Average \$243K



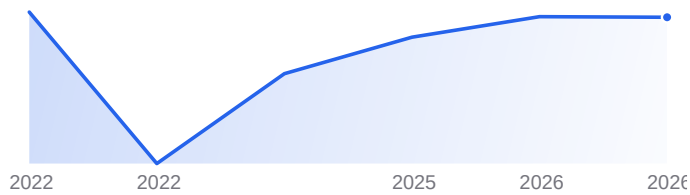
Growth (year over year)

Price +223.6% · Sales -50.0%



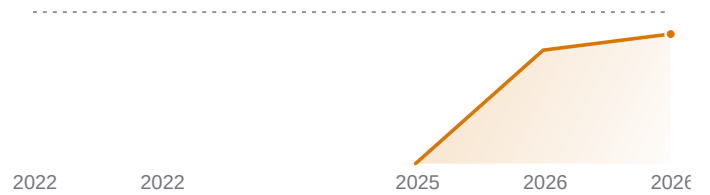
Price per square foot

\$150/ft²



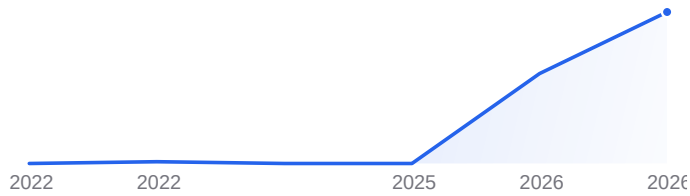
Sale premium vs estimated value

-1.4%



Annual turnover (share of homes sold)

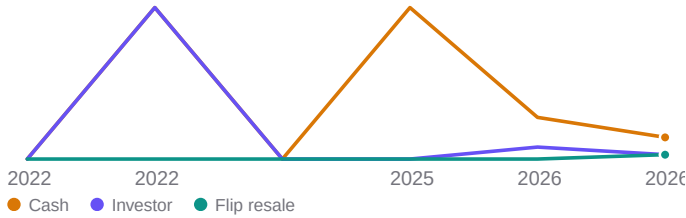
1.0%



BUYERS & OUTCOMES

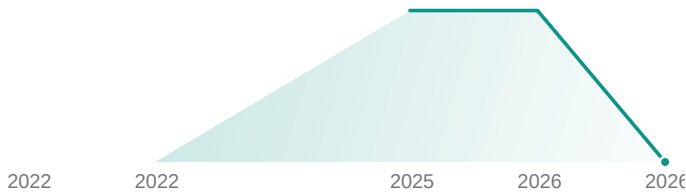
Buyer mix

Cash 14% · Investor 2.9% · Flip resale 2.9%



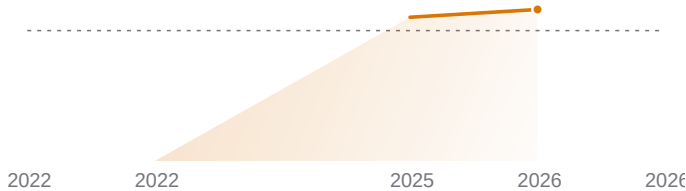
Sellers who sold at a gain

0%

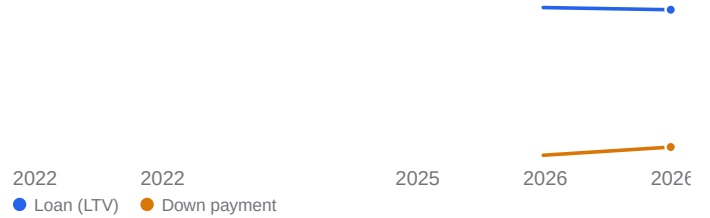


Median annualized return at resale

+8.7%

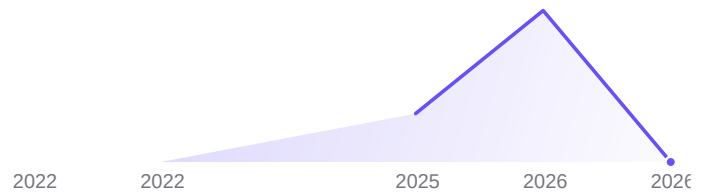


Financing (share of purchase price) Loan (LTV) 97% · Down payment 12%



Typical hold before selling

0.3 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	8,518
Median value (AVM)	\$241K
Median size	1,472 ft²
Median bedrooms	3
Median year built	1999
Single family	82%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	76%
Underwater (LTV 125% or more)	2.0%
Owner occupied	70%
Company owned	19%
Median loan-to-value	36%
Typical ownership tenure	20.0 yrs

COMMUNITY

Population	23,150
Density	160 / mi²
Median household income	\$59K
Average household income	\$69K
Crime index (US avg 100)	119
Air pollution index (US avg 100)	174
Earthquake index (US avg 100)	69
Homes occupied	91%
Bachelor's or higher	12%
Poverty rate	12.4%
Unemployment	1.7%
Average temp	55°F
Annual precip	46 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.