

Owenton 40359

ZIP code · KY · Kentucky > Owen County > Owenton

BALANCED MARKET

\$167K

MEDIAN SALE PRICE

-14.4%

1-YR CHANGE

129

SALES (12 MO)

\$167K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 42 / 100



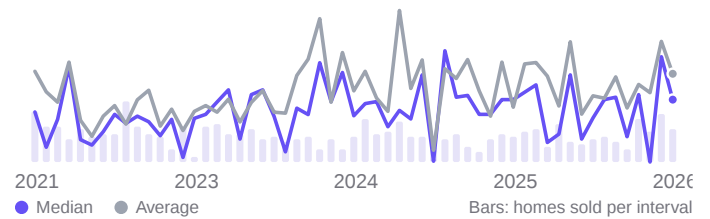
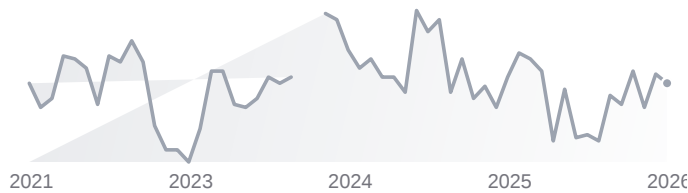
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

42 / 100

Sale prices

Median \$180K · Average \$232K

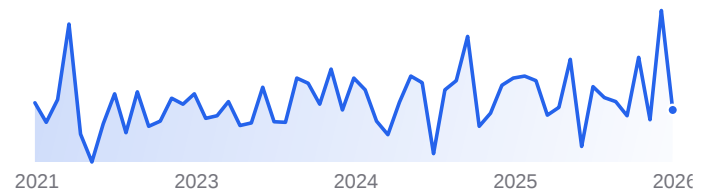
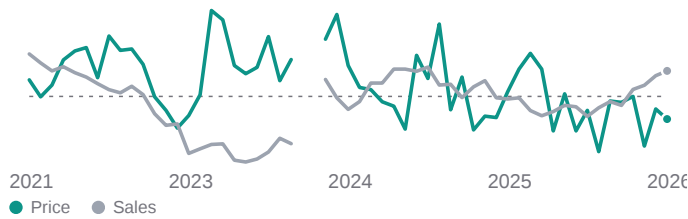


Growth (year over year)

Price -14.4% · Sales +16.2%

Price per square foot

\$109/ft²



Sale premium vs estimated value

-3.8%

Annual turnover (share of homes sold)

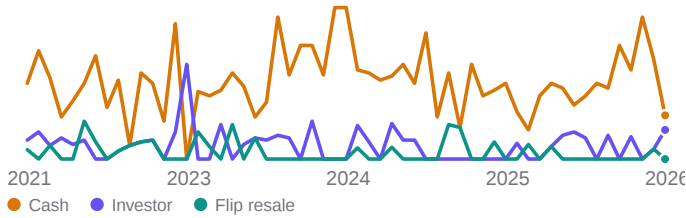
3.2%



BUYERS & OUTCOMES

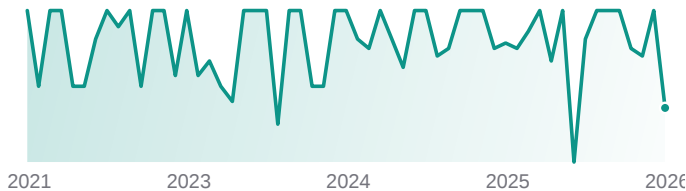
Buyer mix

Cash 23% · Investor 15% · Flip resale 0%



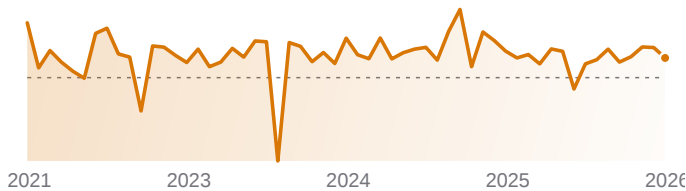
Sellers who sold at a gain

57%

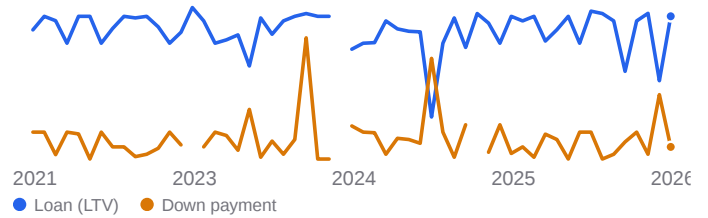


Median annualized return at resale

+6.3%

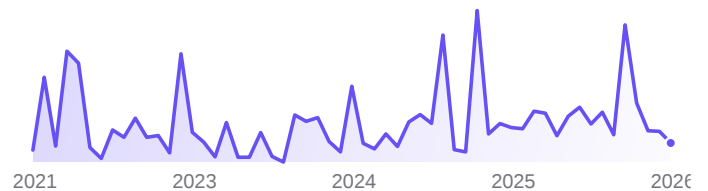


Financing (share of purchase price) Loan (LTV) 98% · Down payment 10%



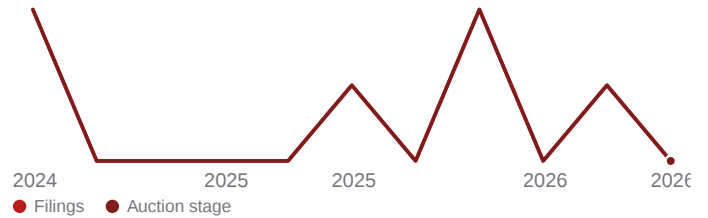
Typical hold before selling

3.4 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	4,044
Median value (AVM)	\$167K
Median size	1,300 ft²
Median bedrooms	3
Median year built	1980
Single family	81%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	66%
Underwater (LTV 125% or more)	3.3%
Owner occupied	49%
Company owned	12%
Median loan-to-value	16%
Typical ownership tenure	10.3 yrs

COMMUNITY

Population	7,463
Density	33 / mi²
Median household income	\$58K
Average household income	\$74K
Crime index (US avg 100)	129
Air pollution index (US avg 100)	190
Earthquake index (US avg 100)	43
Homes occupied	79%
Bachelor's or higher	16%
Poverty rate	13.0%
Unemployment	1.4%
Average temp	55°F
Annual precip	46 in
Sunshine	55%

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