

Owingsville 40360

ZIP code · KY · Kentucky > Bath County > Owingsville

BUYER'S MARKET

\$138K

MEDIAN SALE PRICE

-26.8%

1-YR CHANGE

61

SALES (12 MO)

\$160K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 23 / 100



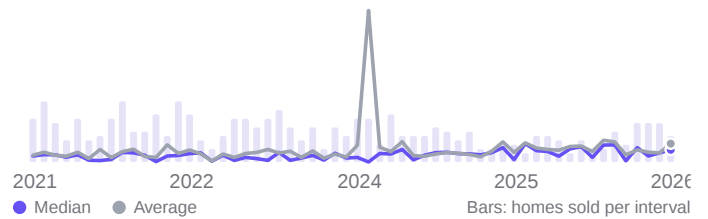
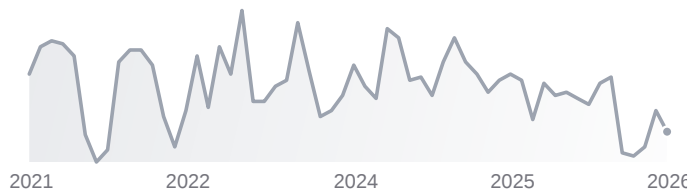
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

23 / 100

Sale prices

Median \$175K · Average \$249K

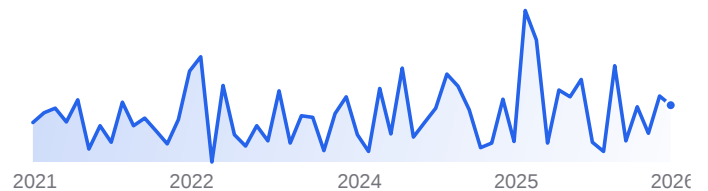
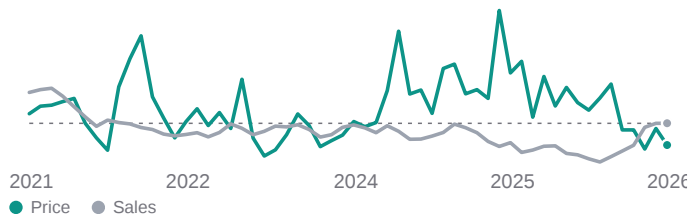


Growth (year over year)

Price -26.8% · Sales +0.0%

Price per square foot

\$93/ft²

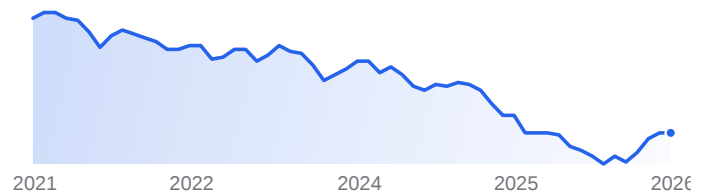
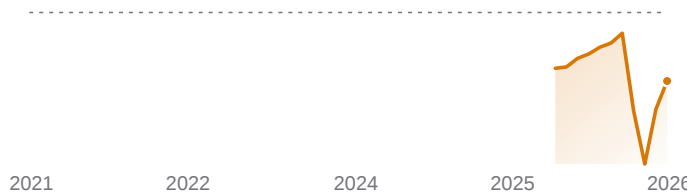


Sale premium vs estimated value

-14.4%

Annual turnover (share of homes sold)

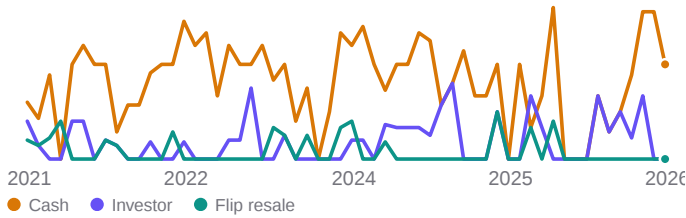
1.9%



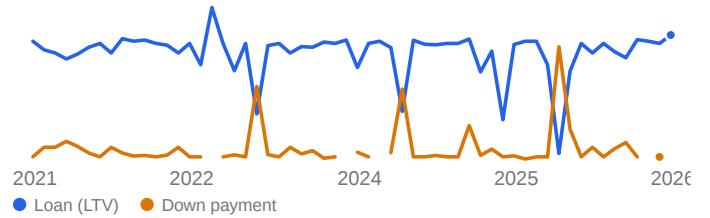
BUYERS & OUTCOMES

Buyer mix

Cash 50% · Investor 0% · Flip resale 0%

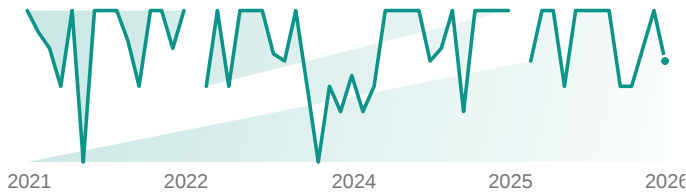


Financing (share of purchase price) Loan (LTV) 105% · Down payment 1.8%



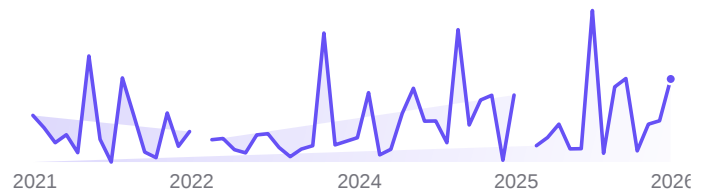
Sellers who sold at a gain

67%



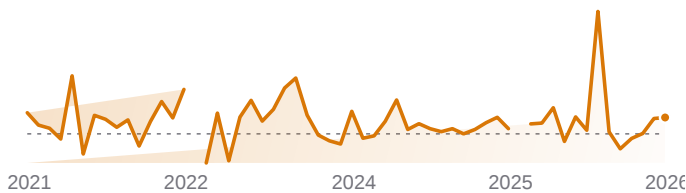
Typical hold before selling

11.6 yrs



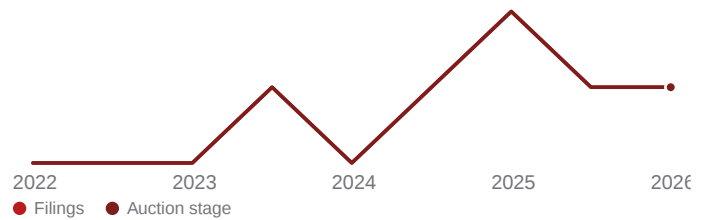
Median annualized return at resale

+9.9%



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	3,262
Median value (AVM)	\$160K
Median size	1,324 ft²
Median bedrooms	3
Median year built	1980
Single family	57%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	72%
Underwater (LTV 125% or more)	2.9%
Owner occupied	68%
Company owned	4.8%
Median loan-to-value	16%
Typical ownership tenure	16.1 yrs

COMMUNITY

Population	7,648
Density	55 / mi²
Median household income	\$53K
Average household income	\$83K
Crime index (US avg 100)	131
Air pollution index (US avg 100)	176
Earthquake index (US avg 100)	70
Homes occupied	92%
Bachelor's or higher	10%
Poverty rate	23.1%
Unemployment	1.8%
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.