

Waco 40385

ZIP code · KY · Kentucky > Madison County

BALANCED MARKET

\$204K

MEDIAN SALE PRICE

-16.2%

1-YR CHANGE

46

SALES (12 MO)

\$203K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 44 / 100



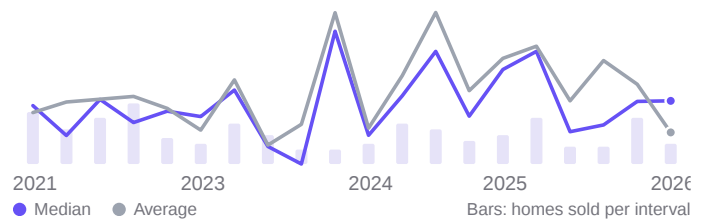
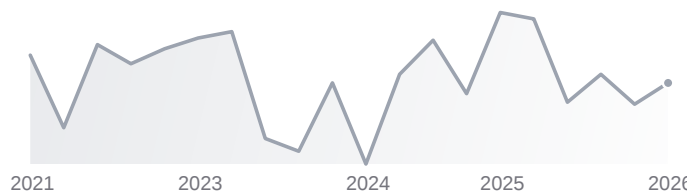
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

44 / 100

Sale prices

Median \$189K · Average \$142K

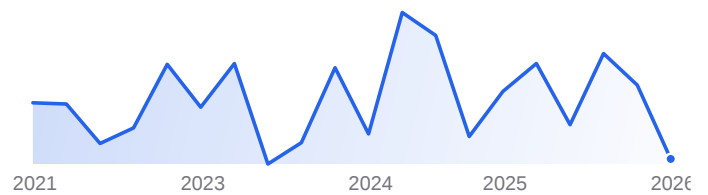
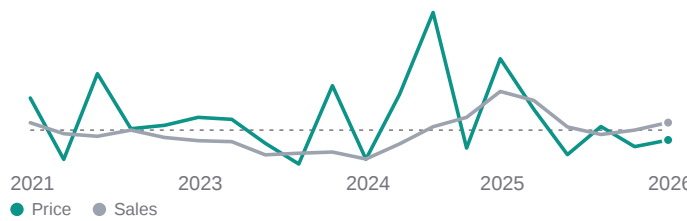


Growth (year over year)

Price -16.2% · Sales +12.2%

Price per square foot

\$66/ft²

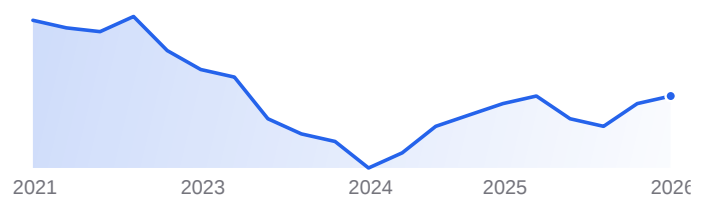
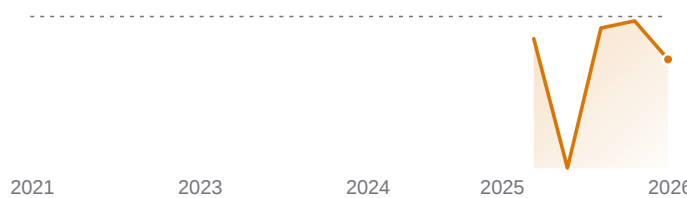


Sale premium vs estimated value

-7.6%

Annual turnover (share of homes sold)

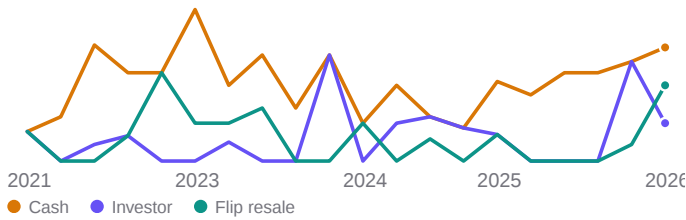
3.7%



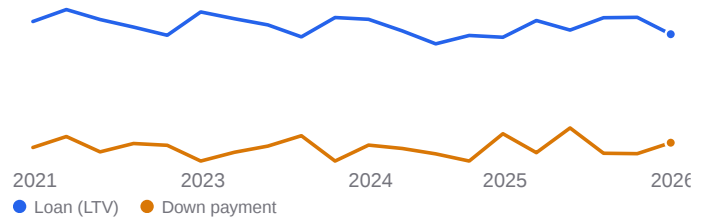
BUYERS & OUTCOMES

Buyer mix

Cash 43% · Investor 14% · Flip resale 29%

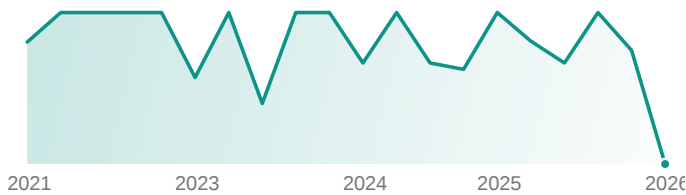


Financing (share of purchase price) Loan (LTV) 83% · Down payment 14%



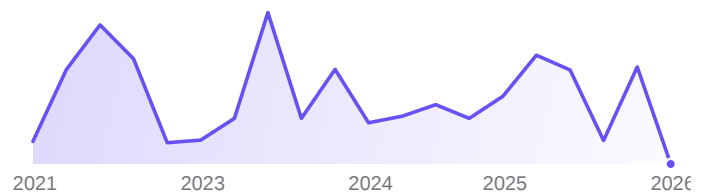
Sellers who sold at a gain

50%



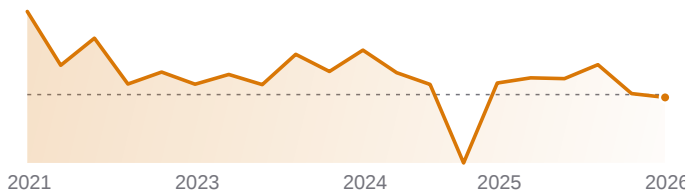
Typical hold before selling

0.2 yrs



Median annualized return at resale

-1.2%



HOUSING STOCK

Homes	1,239
Median value (AVM)	\$203K
Median size	1,490 ft²
Median bedrooms	3
Median year built	1996
Single family	78%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	55%
Underwater (LTV 125% or more)	4.3%
Owner occupied	98%
Company owned	5.9%
Median loan-to-value	45%
Typical ownership tenure	15.7 yrs

COMMUNITY

Population	3,138
Density	69 / mi²
Median household income	\$57K
Average household income	\$64K
Crime index (US avg 100)	102
Air pollution index (US avg 100)	154
Earthquake index (US avg 100)	56
Homes occupied	92%
Bachelor's or higher	9%
Poverty rate	7.9%
Unemployment	1.4%
Average temp	56°F
Annual precip	46 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.