

Berea 40403

ZIP code · KY · Kentucky > Madison County > Berea

BALANCED MARKET

\$249K

MEDIAN SALE PRICE

-2.3%

1-YR CHANGE

362

SALES (12 MO)

\$223K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 54 / 100

Buyer's market

Balanced

Seller's market

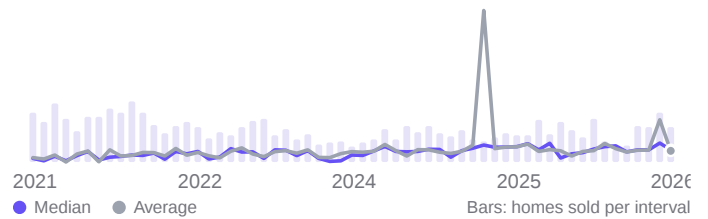
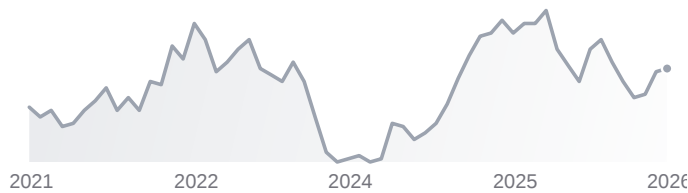
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

54 / 100

Sale prices

Median \$235K · Average \$229K

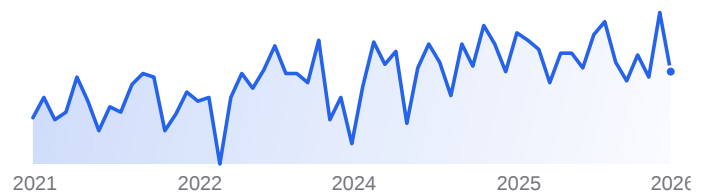
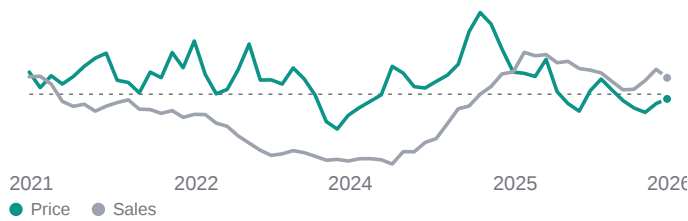


Growth (year over year)

Price -2.3% · Sales +8.1%

Price per square foot

\$150/ft²

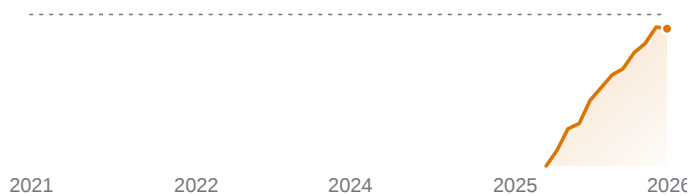


Sale premium vs estimated value

-0.4%

Annual turnover (share of homes sold)

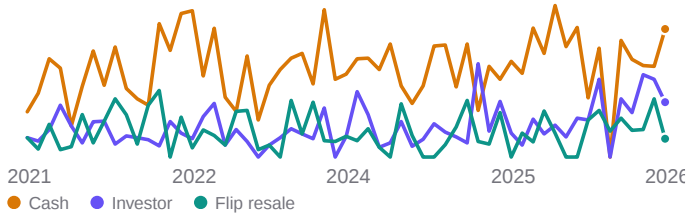
3.9%



BUYERS & OUTCOMES

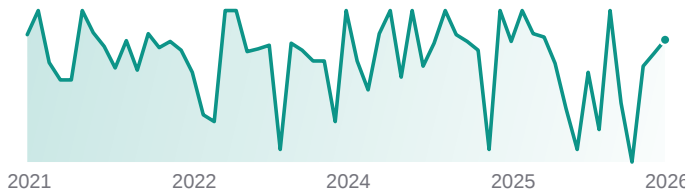
Buyer mix

Cash 41% · Investor 18% · Flip resale 5.9%



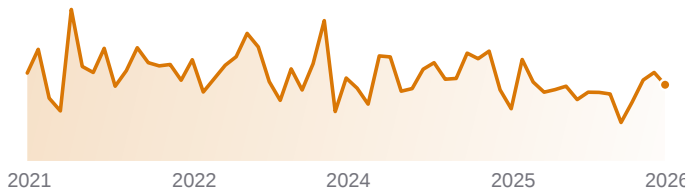
Sellers who sold at a gain

95%

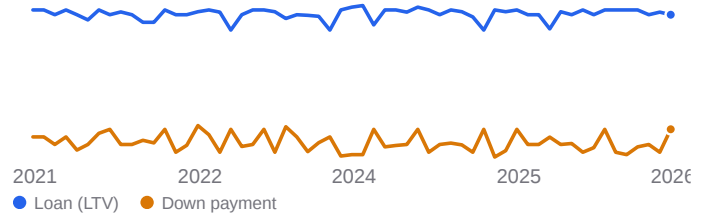


Median annualized return at resale

+6.6%

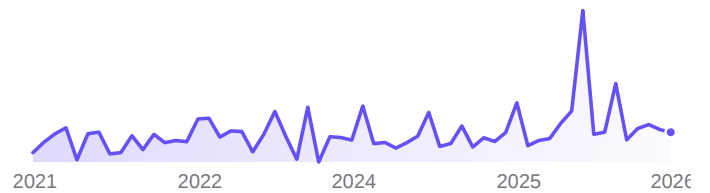


Financing (share of purchase price) Loan (LTV) 95% · Down payment 20%



Typical hold before selling

4.3 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	9,176
Median value (AVM)	\$223K
Median size	1,480 ft²
Median bedrooms	3
Median year built	1996
Single family	89%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	51%
Underwater (LTV 125% or more)	2.4%
Owner occupied	95%
Company owned	11%
Median loan-to-value	49%
Typical ownership tenure	12.6 yrs

COMMUNITY

Population	28,351
Density	239 / mi²
Median household income	\$66K
Average household income	\$77K
Crime index (US avg 100)	91
Air pollution index (US avg 100)	151
Earthquake index (US avg 100)	55
Homes occupied	94%
Bachelor's or higher	16%
Poverty rate	18.0%
Unemployment	1.4%
Average temp	56°F
Annual precip	48 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.