

Stanford 40484

ZIP code · KY · Kentucky > Lincoln County > Stanford

BUYER'S MARKET

\$184K

MEDIAN SALE PRICE

-15.6%

1-YR CHANGE

115

SALES (12 MO)

\$210K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 34 / 100



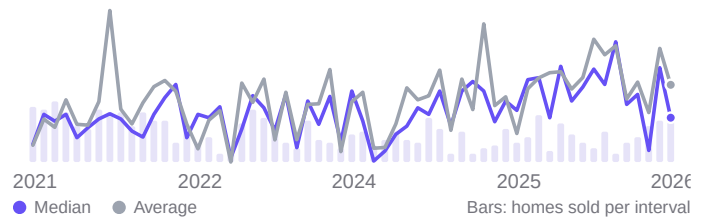
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

34 / 100

Sale prices

Median \$175K · Average \$224K

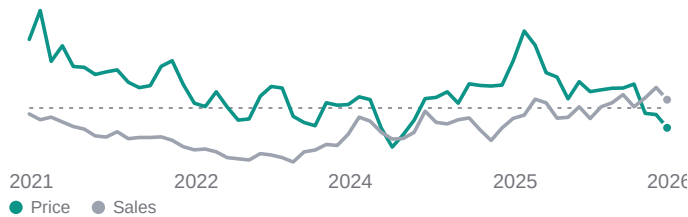


Growth (year over year)

Price -15.6% · Sales +6.5%

Price per square foot

\$106/ft²

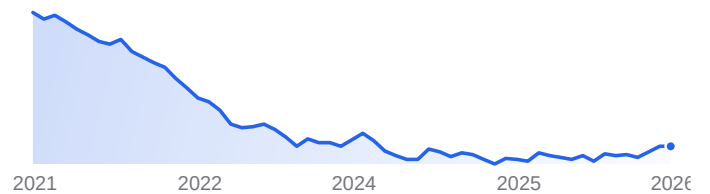
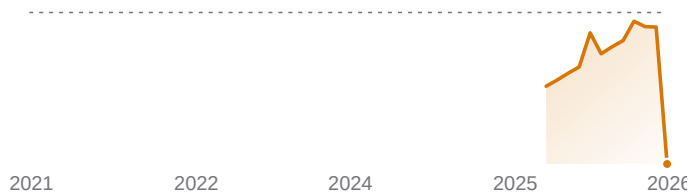


Sale premium vs estimated value

-10.7%

Annual turnover (share of homes sold)

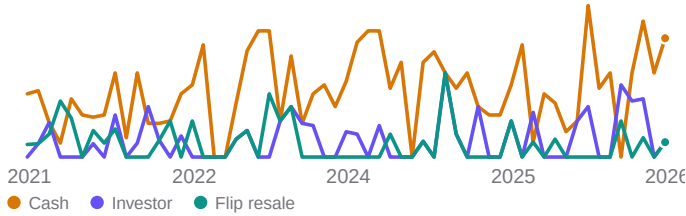
2.2%



BUYERS & OUTCOMES

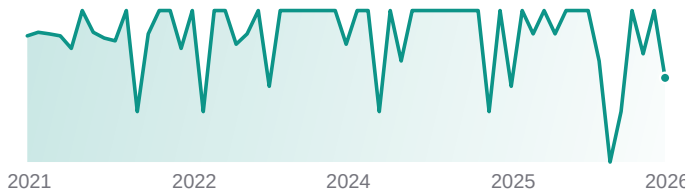
Buyer mix

Cash 47% · Investor 5.9% · Flip resale 5.9%



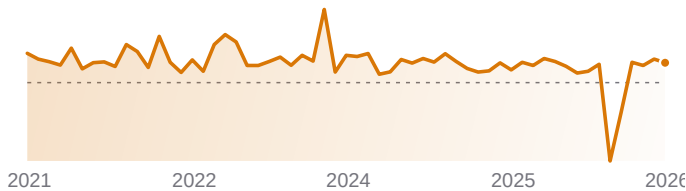
Sellers who sold at a gain

78%

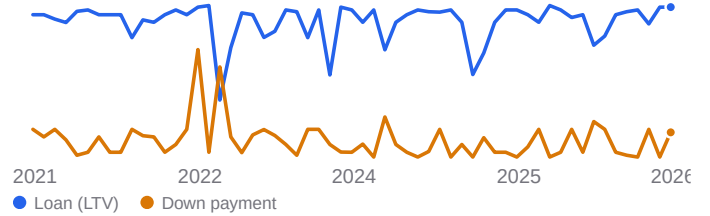


Median annualized return at resale

+8.2%

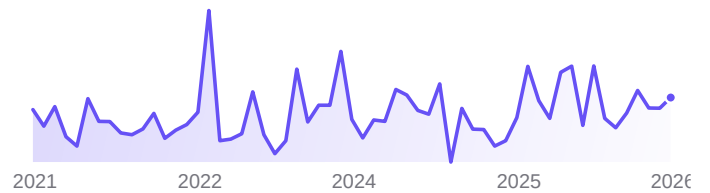


Financing (share of purchase price) Loan (LTV) 100% · Down payment 18%



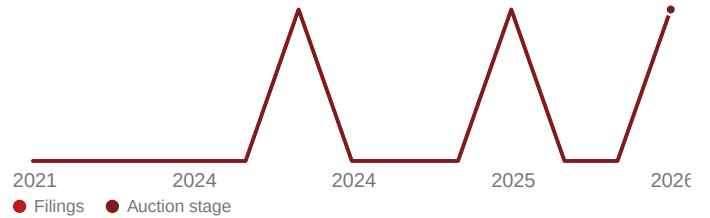
Typical hold before selling

6.1 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	5,162
Median value (AVM)	\$210K
Median size	1,408 ft²
Median bedrooms	3
Median year built	1998
Single family	78%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	59%
Underwater (LTV 125% or more)	2.7%
Owner occupied	68%
Company owned	6.6%
Median loan-to-value	42%
Typical ownership tenure	7.9 yrs

COMMUNITY

Population	12,627
Density	95 / mi²
Median household income	\$53K
Average household income	\$71K
Crime index (US avg 100)	128
Air pollution index (US avg 100)	154
Earthquake index (US avg 100)	44
Homes occupied	92%
Bachelor's or higher	10%
Poverty rate	12.5%
Unemployment	1.7%
Average temp	56°F
Annual precip	50 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.