

Williamsburg 40769

ZIP code · KY · Kentucky > Whitley County > Williamsburg

BUYER'S MARKET

\$116K

MEDIAN SALE PRICE

-17.0%

1-YR CHANGE

119

SALES (12 MO)

\$88K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 34 / 100



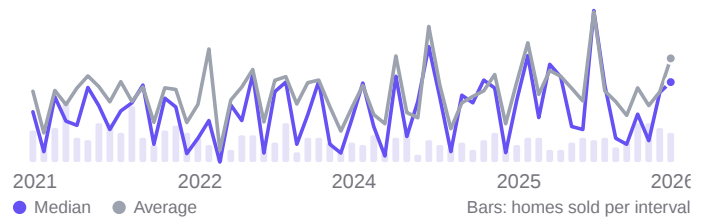
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

34 / 100

Sale prices

Median \$155K · Average \$195K

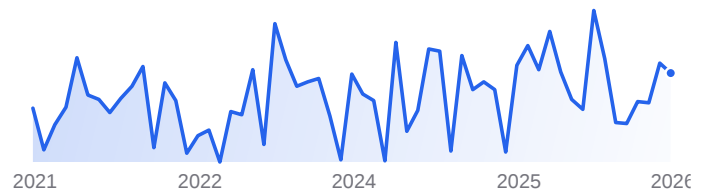
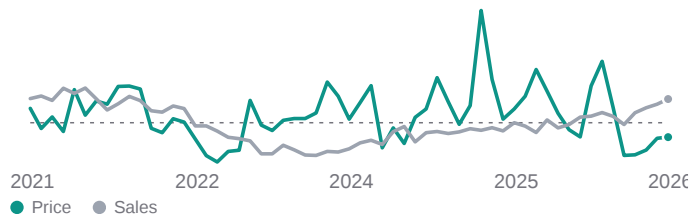


Growth (year over year)

Price -17.0% · Sales +28.0%

Price per square foot

\$107/ft²

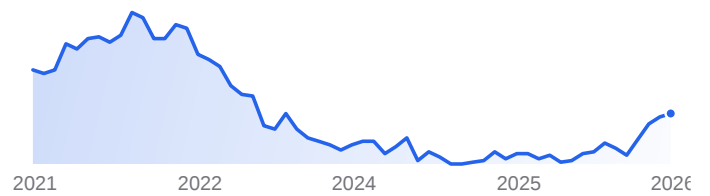


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

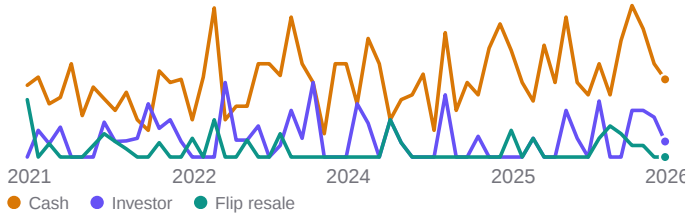
1.1%



BUYERS & OUTCOMES

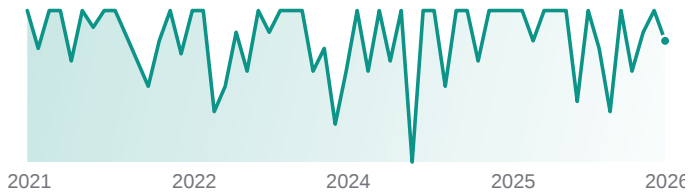
Buyer mix

Cash 42% · Investor 8.3% · Flip resale 0%



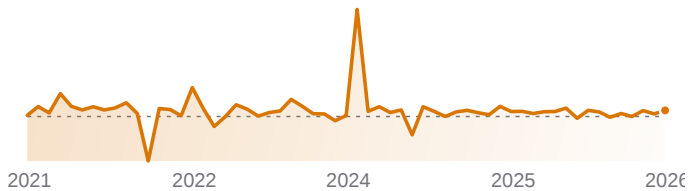
Sellers who sold at a gain

80%

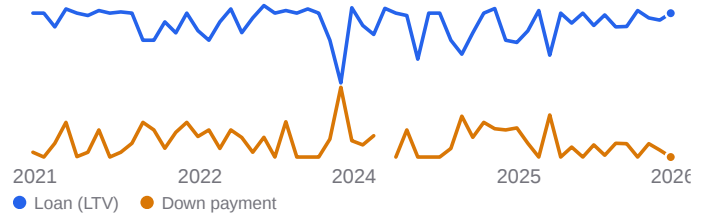


Median annualized return at resale

+8.6%

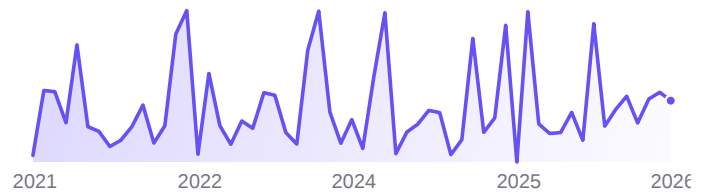


Financing (share of purchase price) Loan (LTV) 98% · Down payment 1.8%



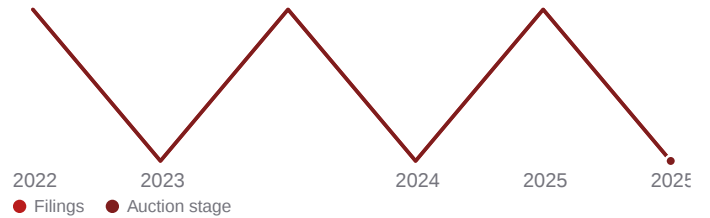
Typical hold before selling

6.3 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	10,648
Median value (AVM)	\$88K
Median size	1,200 ft²
Median bedrooms	3
Median year built	1994
Single family	64%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	69%
Underwater (LTV 125% or more)	3.8%
Owner occupied	58%
Company owned	5.6%
Median loan-to-value	0%
Typical ownership tenure	18.5 yrs

COMMUNITY

Population	19,083
Density	66 / mi²
Median household income	\$45K
Average household income	\$61K
Crime index (US avg 100)	112
Air pollution index (US avg 100)	126
Earthquake index (US avg 100)	89
Homes occupied	90%
Bachelor's or higher	8%
Poverty rate	30.1%
Unemployment	1.2%
Average temp	55°F
Annual precip	52 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.