

Manchester 40962

ZIP code · KY · Kentucky > Clay County > Manchester

BUYER'S MARKET

\$75K

MEDIAN SALE PRICE

-9.8%

1-YR CHANGE

73

SALES (12 MO)

\$86K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 37 / 100



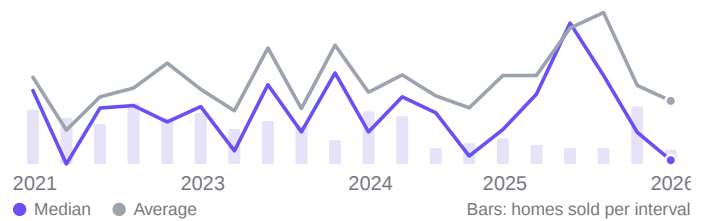
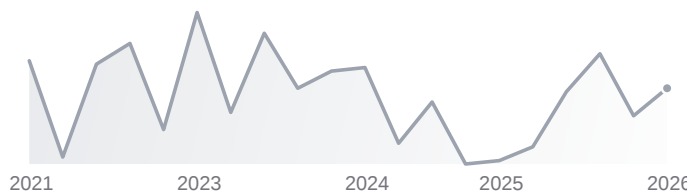
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

37 / 100

Sale prices

Median \$45K · Average \$102K

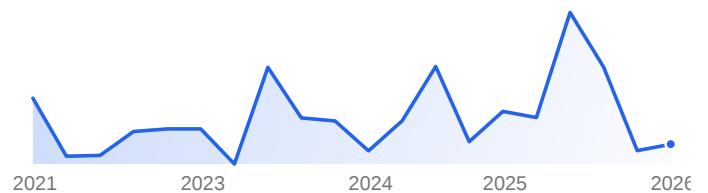
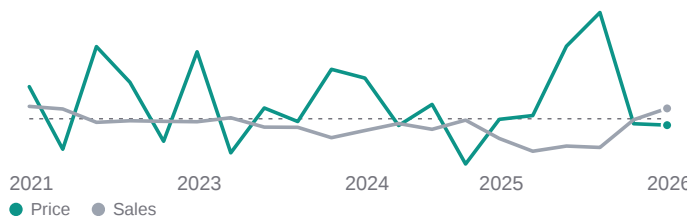


Growth (year over year)

Price -9.8% · Sales +15.9%

Price per square foot

\$58/ft²

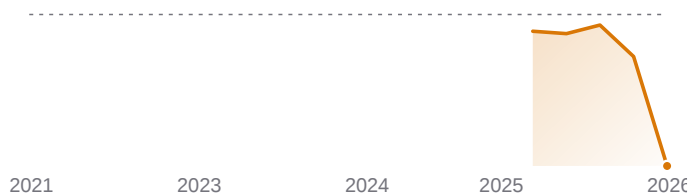


Sale premium vs estimated value

-49.9%

Annual turnover (share of homes sold)

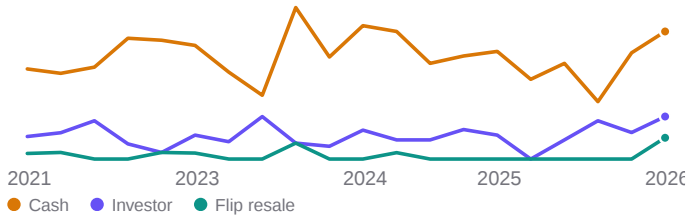
1.2%



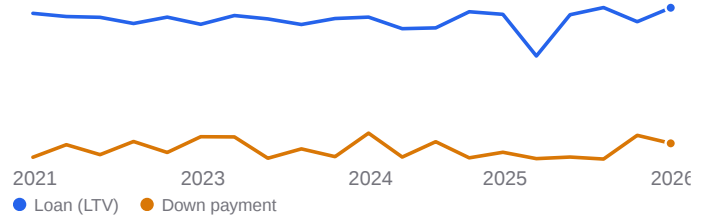
BUYERS & OUTCOMES

Buyer mix

Cash 67% · Investor 22% · Flip resale 11%

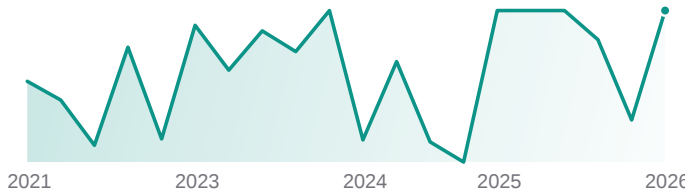


Financing (share of purchase price) Loan (LTV) 100% · Down payment 12%



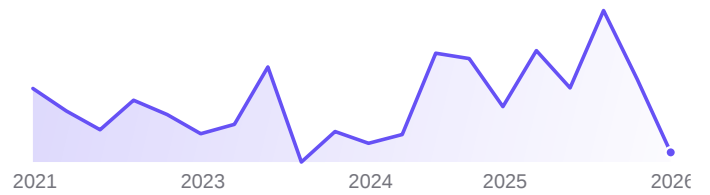
Sellers who sold at a gain

100%



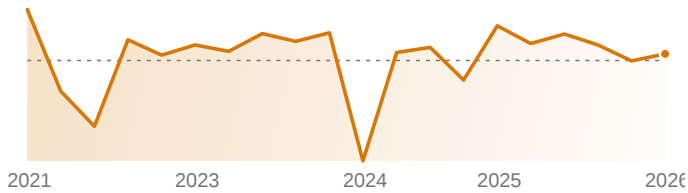
Typical hold before selling

1.8 yrs



Median annualized return at resale

+2.2%



HOUSING STOCK

Homes	5,942
Median value (AVM)	\$86K
Median size	1,200 ft²
Median bedrooms	3
Median year built	1983
Single family	81%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	71%
Underwater (LTV 125% or more)	4.0%
Owner occupied	68%
Company owned	4.7%
Median loan-to-value	0%
Typical ownership tenure	20.4 yrs

COMMUNITY

Population	16,045
Density	49 / mi²
Median household income	\$45K
Average household income	\$55K
Crime index (US avg 100)	110
Air pollution index (US avg 100)	137
Earthquake index (US avg 100)	72
Homes occupied	90%
Bachelor's or higher	7%
Poverty rate	26.1%
Unemployment	1.6%
Average temp	55°F
Annual precip	50 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.