

Middlesboro 40965

ZIP code · KY · Kentucky > Bell County

BUYER'S MARKET

\$105K

MEDIAN SALE PRICE

-3.6%

1-YR CHANGE

133

SALES (12 MO)

\$96K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 35 / 100



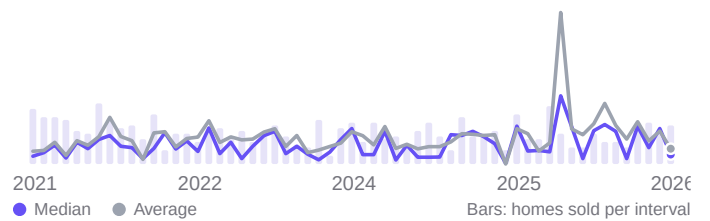
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

35 / 100

Sale prices

Median \$65K · Average \$86K

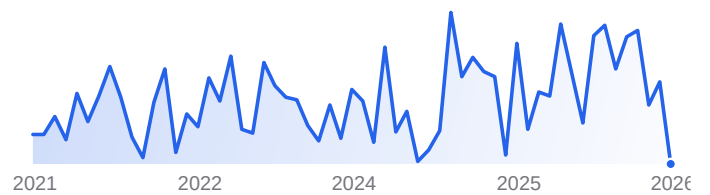
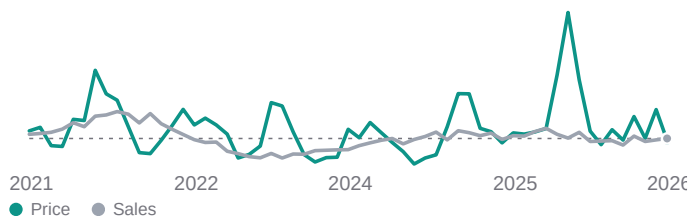


Growth (year over year)

Price -3.6% · Sales +0.0%

Price per square foot

\$25/ft²

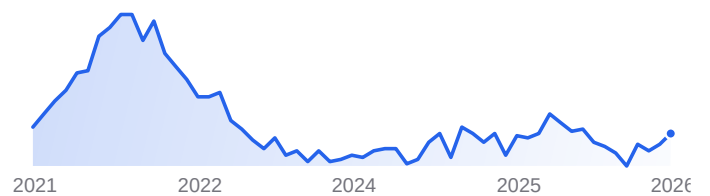


Sale premium vs estimated value

-41.6%

Annual turnover (share of homes sold)

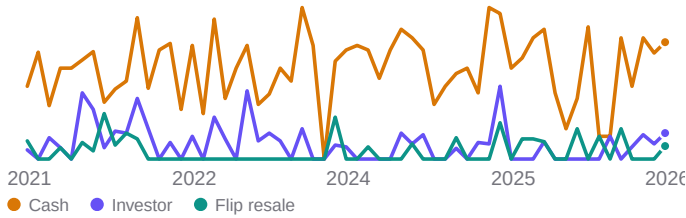
2.4%



BUYERS & OUTCOMES

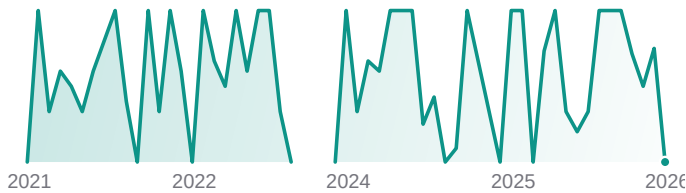
Buyer mix

Cash 64% · Investor 14% · Flip resale 7.1%



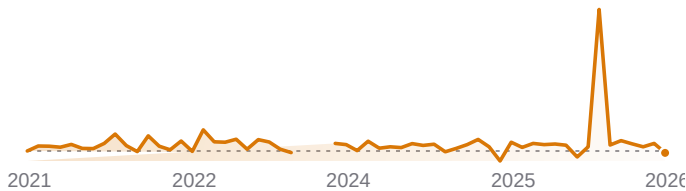
Sellers who sold at a gain

50%



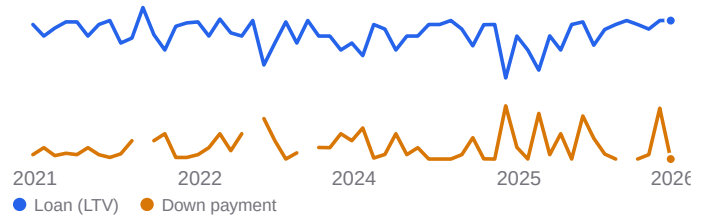
Median annualized return at resale

-1.5%



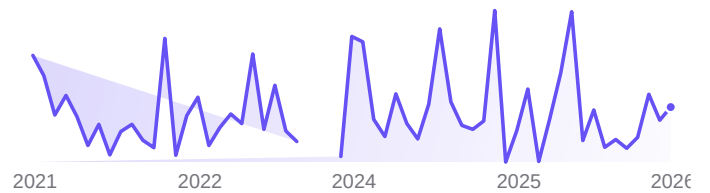
Financing (share of purchase price)

Loan (LTV) 101% · Down payment 1.8%



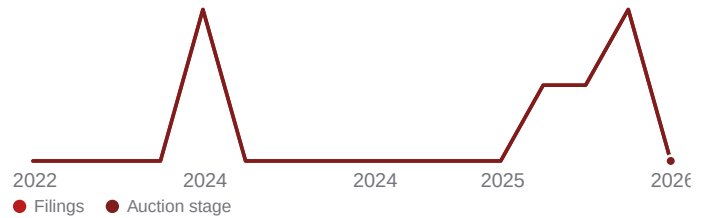
Typical hold before selling

7.0 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	5,571
Median value (AVM)	\$96K
Median size	1,248 ft²
Median bedrooms	3
Median year built	1968
Single family	91%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	69%
Underwater (LTV 125% or more)	4.3%
Owner occupied	55%
Company owned	9.1%
Median loan-to-value	0%
Typical ownership tenure	17.2 yrs

COMMUNITY

Population	12,012
Density	163 / mi²
Median household income	\$37K
Average household income	\$48K
Crime index (US avg 100)	132
Air pollution index (US avg 100)	118
Earthquake index (US avg 100)	119
Homes occupied	87%
Bachelor's or higher	11%
Poverty rate	26.6%
Unemployment	1.4%
Average temp	54°F
Annual precip	54 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.