

Ashland 41102

ZIP code · KY · Kentucky > Boyd County > Ashland

BALANCED MARKET

\$147K

MEDIAN SALE PRICE

-12.2%

1-YR CHANGE

249

SALES (12 MO)

\$130K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 45 / 100



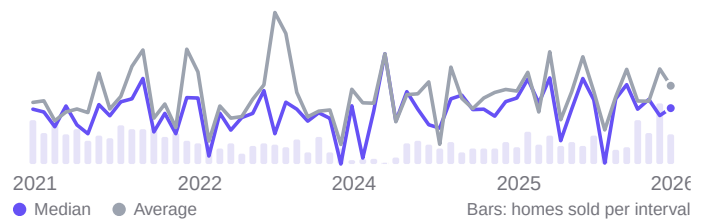
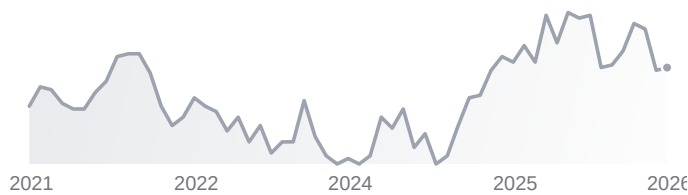
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

45 / 100

Sale prices

Median \$147K · Average \$179K

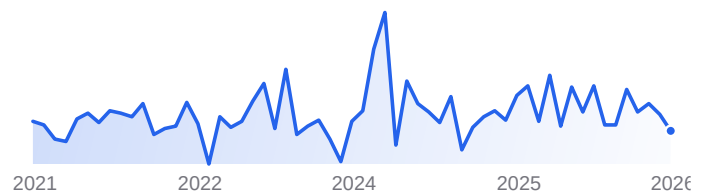
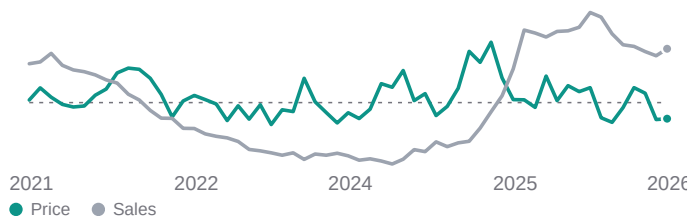


Growth (year over year)

Price -12.2% · Sales +40.7%

Price per square foot

\$87/ft²

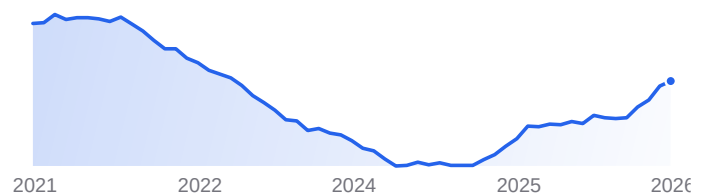
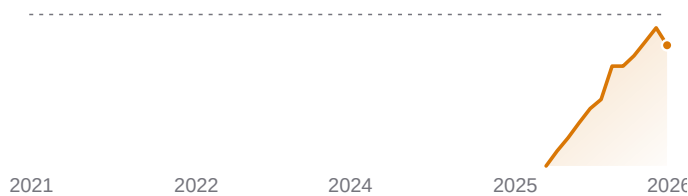


Sale premium vs estimated value

-1.1%

Annual turnover (share of homes sold)

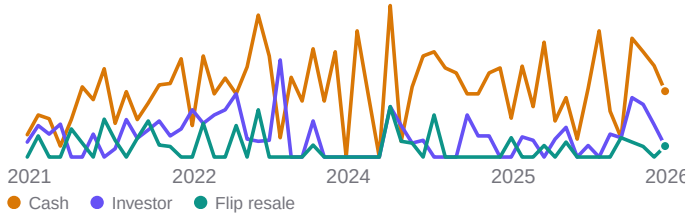
2.7%



BUYERS & OUTCOMES

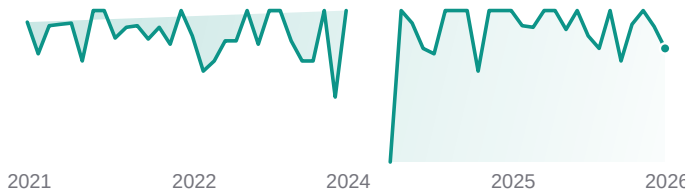
Buyer mix

Cash 26% · Investor 4.3% · Flip resale 4.3%



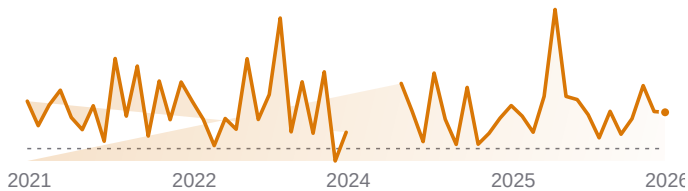
Sellers who sold at a gain

75%

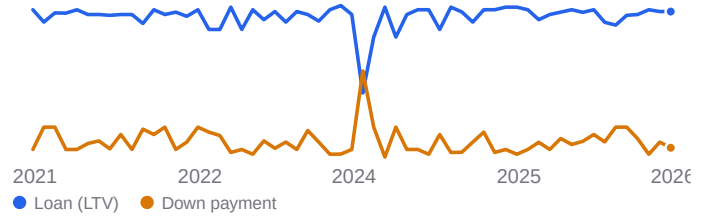


Median annualized return at resale

+5.5%

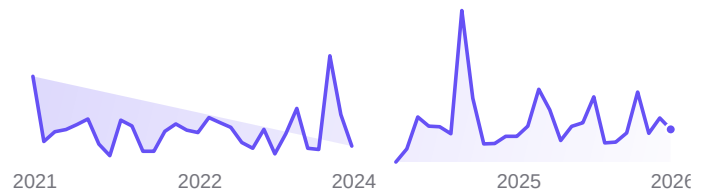


Financing (share of purchase price) Loan (LTV) 97% · Down payment 6.2%



Typical hold before selling

4.1 yrs



Preforeclosure filings

Filings 3 · Auction stage 3



HOUSING STOCK

Homes	9,390
Median value (AVM)	\$130K
Median size	1,368 ft²
Median bedrooms	3
Median year built	1971
Single family	93%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	44%
Underwater (LTV 125% or more)	5.4%
Owner occupied	71%
Company owned	9.6%
Median loan-to-value	58%
Typical ownership tenure	6.8 yrs

COMMUNITY

Population	20,786
Density	395 / mi²
Median household income	\$65K
Average household income	\$83K
Crime index (US avg 100)	83
Air pollution index (US avg 100)	151
Earthquake index (US avg 100)	46
Homes occupied	91%
Bachelor's or higher	11%
Poverty rate	14.0%
Unemployment	1.6%
Average temp	54°F
Annual precip	43 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.