

Monticello 42633

ZIP code · KY · Kentucky > Wayne County > Monticello

BALANCED MARKET

\$164K

MEDIAN SALE PRICE

+9.8%

1-YR CHANGE

187

SALES (12 MO)

\$132K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 42 / 100



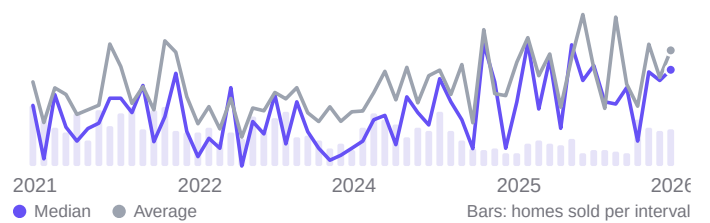
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

42 / 100

Sale prices

Median \$170K · Average \$197K

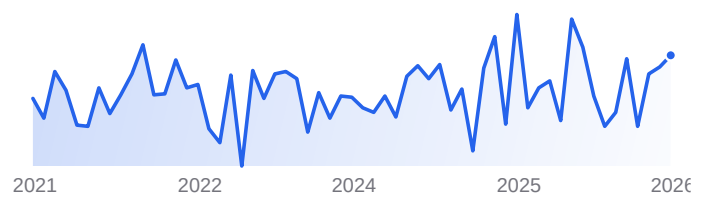
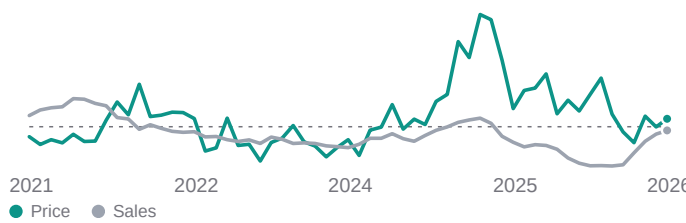


Growth (year over year)

Price +9.8% · Sales -4.6%

Price per square foot

\$123/ft²

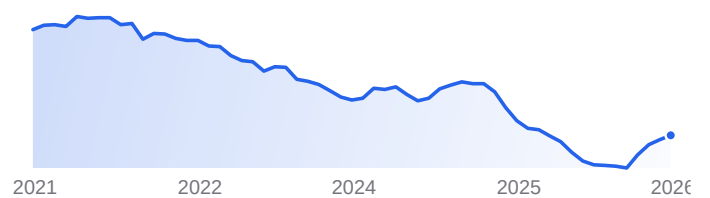
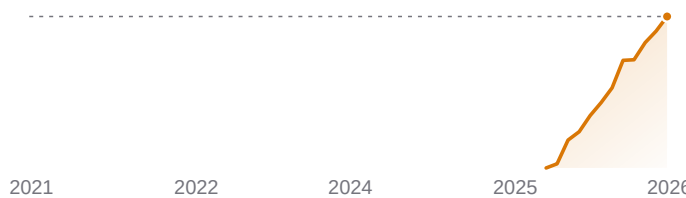


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

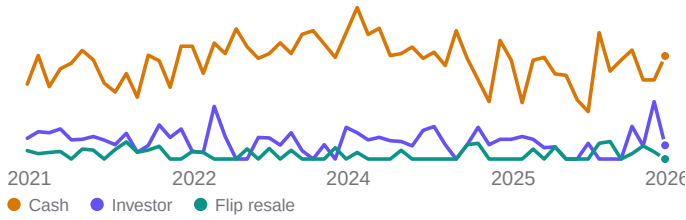
2.0%



BUYERS & OUTCOMES

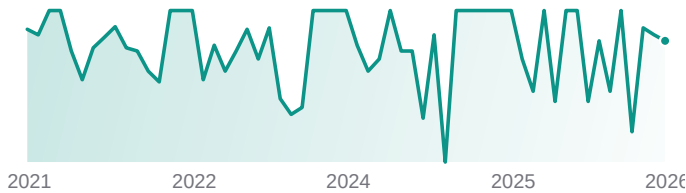
Buyer mix

Cash 65% · Investor 8.7% · Flip resale 0%



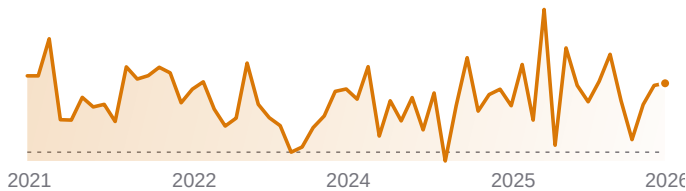
Sellers who sold at a gain

88%

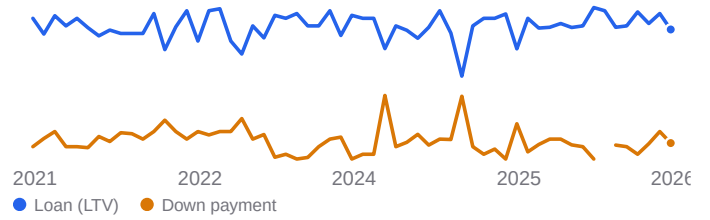


Median annualized return at resale

+11.4%

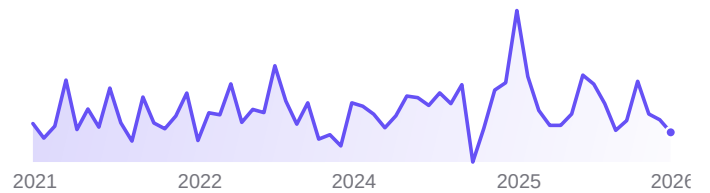


Financing (share of purchase price) Loan (LTV) 88% · Down payment 12%



Typical hold before selling

3.3 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	9,406
Median value (AVM)	\$132K
Median size	1,216 ft²
Median bedrooms	3
Median year built	1978
Single family	78%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	71%
Underwater (LTV 125% or more)	2.9%
Owner occupied	59%
Company owned	7.9%
Median loan-to-value	0%
Typical ownership tenure	12.4 yrs

COMMUNITY

Population	19,076
Density	41 / mi²
Median household income	\$44K
Average household income	\$64K
Crime index (US avg 100)	120
Air pollution index (US avg 100)	122
Earthquake index (US avg 100)	52
Homes occupied	85%
Bachelor's or higher	6%
Poverty rate	28.6%
Unemployment	1.2%
Average temp	56°F
Annual precip	53 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.