

# Pine Knot 42635

ZIP code · KY · Kentucky > McCreary County > Pine Knot

STRONG BUYER'S MARKET

\$44K

MEDIAN SALE PRICE

24

SALES (12 MO)

\$119K

MEDIAN VALUE (AVM)

Market temperature

Strong buyer's market · 4 / 100



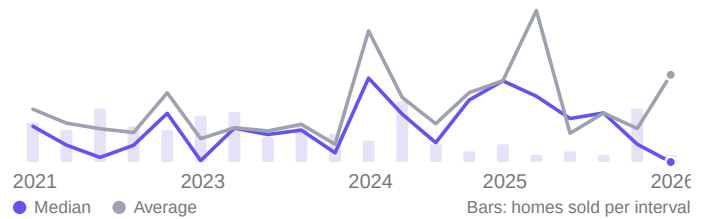
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

4 / 100

Sale prices

Median \$40K · Average \$193K

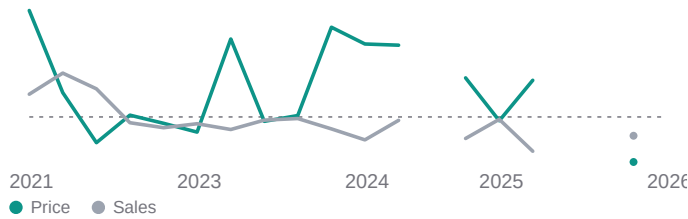


Growth (year over year)

Price -64.0% · Sales -26.7%

Price per square foot

\$33/ft²

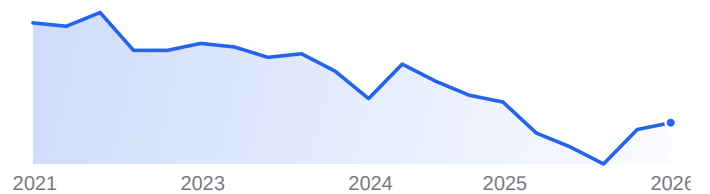


Sale premium vs estimated value

-26.2%

Annual turnover (share of homes sold)

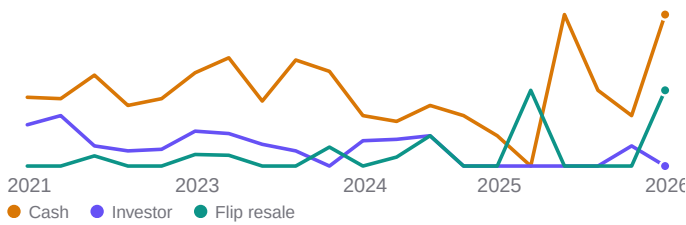
1.4%



## BUYERS & OUTCOMES

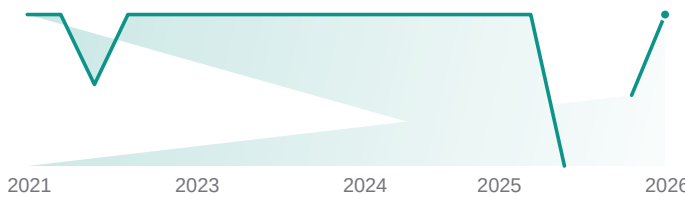
### Buyer mix

Cash 100% · Investor 0% · Flip resale 50%



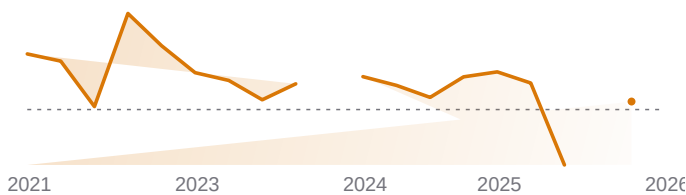
### Sellers who sold at a gain

100%

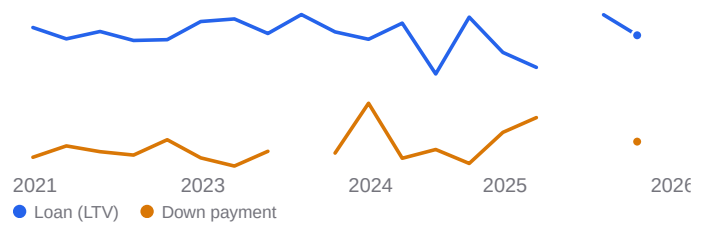


### Median annualized return at resale

+3.7%

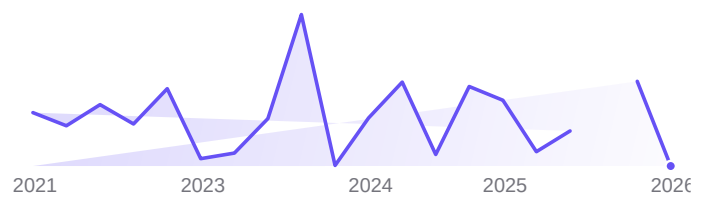


### Financing (share of purchase price) Loan (LTV) 89% · Down payment 17%



### Typical hold before selling

0.3 yrs



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 1,753     |
| Median value (AVM) | \$119K    |
| Median size        | 1,216 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1979      |
| Single family      | 71%       |

## EQUITY & OWNERSHIP

|                               |         |
|-------------------------------|---------|
| Equity rich (LTV 50% or less) | 69%     |
| Underwater (LTV 125% or more) | 4.1%    |
| Owner occupied                | 55%     |
| Company owned                 | 9.6%    |
| Median loan-to-value          | 0%      |
| Typical ownership tenure      | 5.5 yrs |

## COMMUNITY

|                                  |                  |
|----------------------------------|------------------|
| Population                       | <b>3,756</b>     |
| Density                          | <b>131 / mi²</b> |
| Median household income          | <b>\$40K</b>     |
| Average household income         | <b>\$48K</b>     |
| Crime index (US avg 100)         | <b>86</b>        |
| Air pollution index (US avg 100) | <b>128</b>       |
| Earthquake index (US avg 100)    | <b>75</b>        |
| Homes occupied                   | <b>89%</b>       |
| Bachelor's or higher             | <b>2%</b>        |
| Poverty rate                     | <b>21.5%</b>     |
| Unemployment                     | <b>0.8%</b>      |
| Average temp                     | <b>55°F</b>      |
| Annual precip                    | <b>53 in</b>     |
| Sunshine                         | <b>55%</b>       |

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.