

Stearns 42647

ZIP code · KY · Kentucky > McCreary County > Stearns

BUYER'S MARKET

\$78K

MEDIAN SALE PRICE

-39.7%

1-YR CHANGE

23

SALES (12 MO)

\$87K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 29 / 100



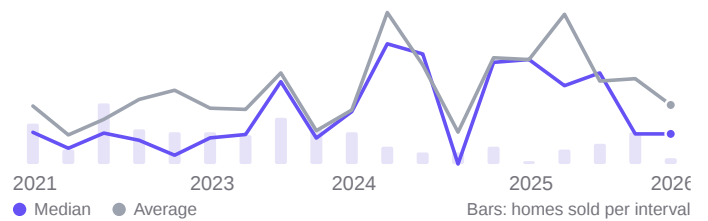
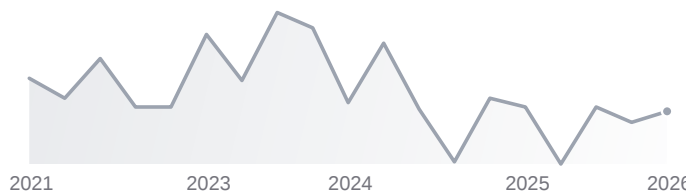
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

29 / 100

Sale prices

Median \$78K · Average \$104K

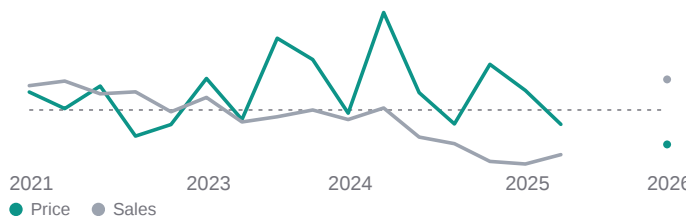


Growth (year over year)

Price -39.7% · Sales +35.3%

Price per square foot

\$80/ft²

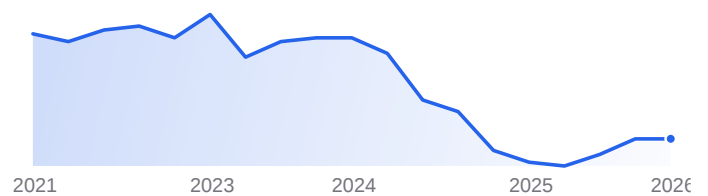
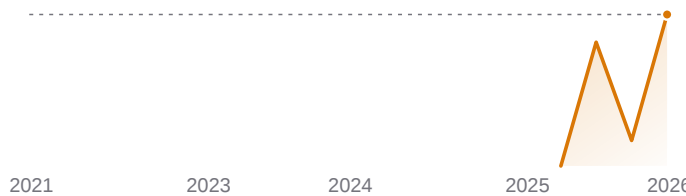


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

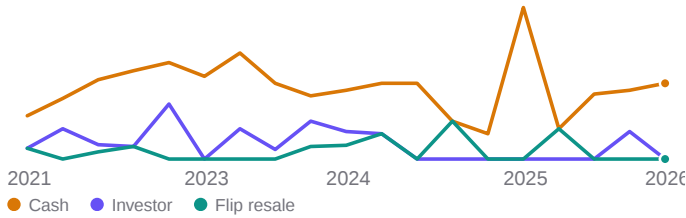
1.1%



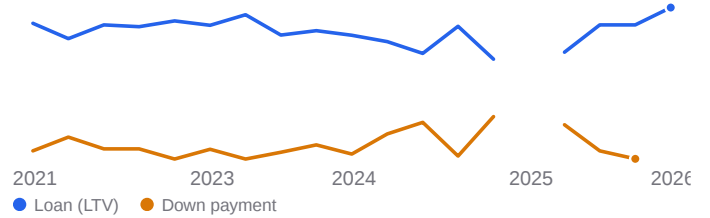
BUYERS & OUTCOMES

Buyer mix

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

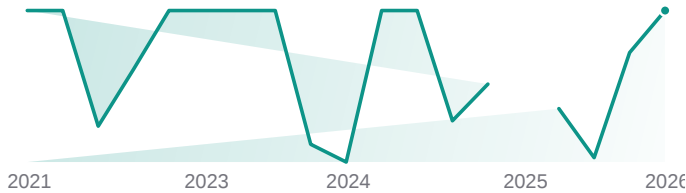


Financing (share of purchase price) Loan (LTV) 104% · Down payment 2.0%



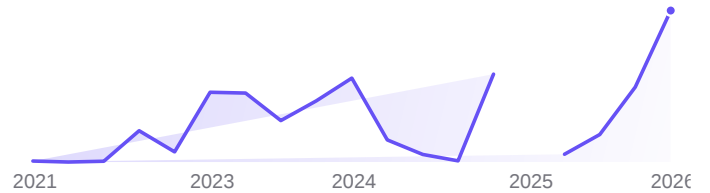
Sellers who sold at a gain

100%



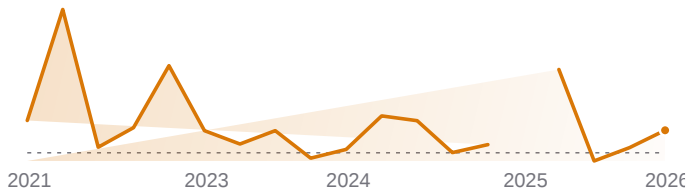
Typical hold before selling

10.4 yrs



Median annualized return at resale

+10.8%



HOUSING STOCK

Homes	2,117
Median value (AVM)	\$87K
Median size	1,156 ft²
Median bedrooms	3
Median year built	1974
Single family	79%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	69%
Underwater (LTV 125% or more)	3.1%
Owner occupied	56%
Company owned	11%
Median loan-to-value	0%
Typical ownership tenure	6.2 yrs

COMMUNITY

Population	3,490
Density	27 / mi²
Median household income	\$38K
Average household income	\$46K
Crime index (US avg 100)	104
Air pollution index (US avg 100)	124
Earthquake index (US avg 100)	68
Homes occupied	86%
Bachelor's or higher	6%
Poverty rate	38.7%
Unemployment	1.1%
Average temp	55°F
Annual precip	53 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.