

## Housing Stock in 2022

Value of owner-occupied units (\$ Bil) <sup>1</sup>		\$23.6	Homeownership Rate
Total Housing Units	344,929		71.4%
Occupied Housing Units	297,678		68.8%
Owner Occupied Units	212,546		
With Mortgage	87,057	41.0%	
Without Mortgage	125,489	59.0%	65.2%
Renter Occupied Units	85,132		
Vacant Units	47,251	13.7%	
Homeownership rate Median property value		71.4% \$111,100	District 05KentuckyU.S.Source: US Census Bureau, American Community Survey, 2022

/1 NAR estimate which is the number of owner-occupied housing units multiplied by the median property value.

### Homeownership Rate by Race/Ethnicity and Age in 2022

By race	District 05	КҮ	U.S.
All	71.4%	68.8%	65.2%
White Alone	72.1%	72.6%	72.3%
Black Alone	32.2%	39.4%	44.1%
Amer. Indian/Alaskan Native	10.3%	28.5%	55.1%
Asian Alone	54.0%	59.6%	63.3%
Native Hawaiian/Pacific Is.	N/A	61.9%	44.4%
Some Other Race Alone	45.5%	39.3%	47.0%
Two or More Races	64.6%	55.4%	55.2%
Hispanic (ethnicity)	56.7%	46.3%	51.1%
By age of head of household:	District 05	КҮ	U.S.
25-34 years old	56%	51%	42%
35 to 44 years old	63%	65%	61%
45 to 54 years old	74%	74%	70%
55 and over years old	80%	79%	77%
* N means no data is reported			

#### Broadband Access in 2022

	District 05	КҮ	U.S.
Households with internet	257,200	1,631,160	118,377,653
Households with broadband	256,378	1,628,514	118,202,131
Percent of households with internet	86.4%	89.2%	91.2%
Percent of households with broadband	86.1%	89.1%	91.0%

#### Homeownership Rate in 2022

# Household Income and Unemployment by Race in 2022

	Household Income	Unemployment Rate
All	\$42,736	0.0
White Alone	\$43,231	4.2
Black Alone	\$31,880	3.0
Amer. Indian/Alaskan Native	Ν	Ν
Asian Alone	Ν	Ν
Native Hawaiian/Pacific Is.	-	Ν
Some Other Race Alone	\$40,518	Ν
Two or More Races	\$32,154	5.1
Hispanic (ethnicity)	\$35,741	Ν
* Numero and alate to very auteal		

\* N means no data is reported

#### Monthly Housing Cost, Gross Rent, and Real Estate Taxes in 2022

Owner Occupied Units	<b>Median</b> household Income \$51,029	Median property value \$111,100	Price-to-income ratio* 2.2	Housing Cost <sup>2</sup> \$544	Housing cost as percent of income** 13%
With Mortgage Without Mortgage Renter Occupied Units	\$74,586 \$37,871 \$25,471	\$154,400 \$79,100	2.1 2.1	\$1,099 \$360 \$704	18% 11% 33%

\*Households are cost-burdened if they spend more than 30 percent of income on housing.

/2 Selected monthly owner cost is the sum of payment for mortgages, real estate taxes, various insurance, utilities, fuels, mobile home costs, and condominium fees. Gross rent includes contract rent, utilities, and fuels.

Median property value in the US	\$320,900
Median household income in the U.S.	\$74,755
Price-to-income	4.3
*Price to income ratio of 10 or higher is highly unaffordable.	

#### Where People Lived in 2022

	Owne	er-occupied	Rente	r-occupied	Total
1-unit, detached	152,944	72.0%	32,381	38.0%	62.3%
1-unit, attached	924	0.4%	1,525	1.8%	0.8%
2-unit	336	0.2%	6,826	8.0%	2.4%
3-4 unit	38	0.0%	4,939	5.8%	1.7%
5-9 unit	52	0.0%	6,170	7.2%	2.1%
10 or more unit	80	0.0%	8,204	9.6%	2.8%
Mobile home or other type	58,172	27.4%	25,087	29.5%	28.0%
	212,546	100.0%	85,132	100.0%	100.0%
Percent of homeowners in 1-uni	t homes	72.4%			
Percent of renters in 1-unit structures		39.8%			NATIONAL

