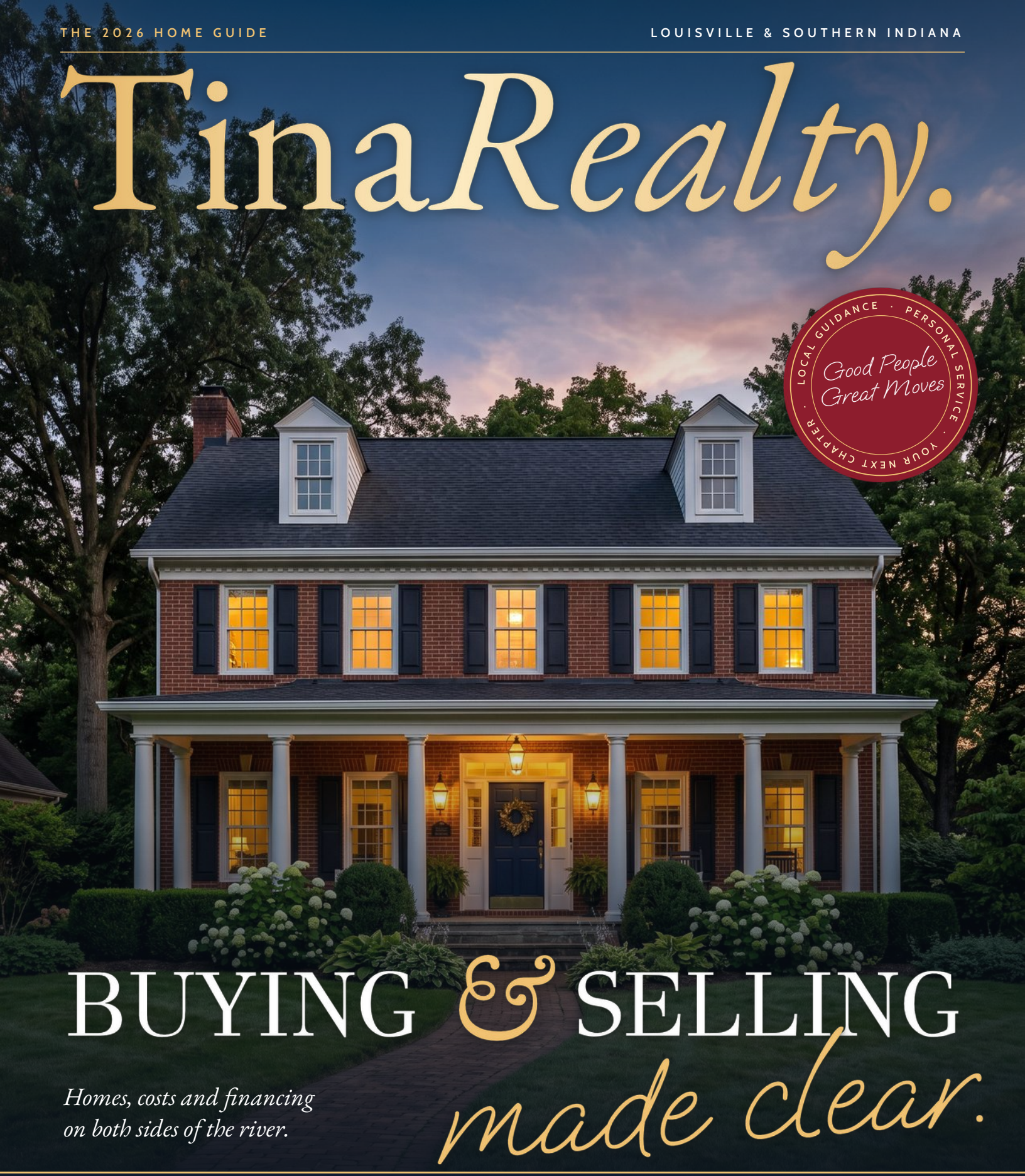
Tina Realty.



BUYING & SELLING made clear.

Homes, costs and financing on both sides of the river.

BUYING
The steps, in order

SELLING
Pricing to closing day

FINANCING
Loans and rate buy-downs

AREAS
Typical homes, town by town

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THE 2026 HOME GUIDE

Welcome

A NOTE FROM TINA

Real estate is personal, and so is my approach.

My name is Tina, and I've lived in this area all my life. I get to help people buy and sell homes in the places I know best, and I know a move is a big deal.

That's why I put this guide together. It takes you through the whole thing in order: the towns on both sides of the river, how buying works from pre-approval to keys, how selling works from pricing to closing day, and where the financing fits in.

If this is your first home, even better. First-time buyers are my specialty.

Take your time with it and keep it handy. When a question comes up, call or text me. I'd love to hear what you're planning.

(502) 379-2365 · tina@tinarealty.com

what's inside

03 **AREAS**
Typical homes, town by town

07 **BUYING**
Steps, upfront costs, loan types and rate buy-downs

11 **SELLING**
Pricing, prep, offers, costs and timeline

15 **CLOSING DAY**
What to bring and what to expect

16 **NEXT STEPS**
Checklists, contacts and sources

the Kentucky side



Anchorage, Prospect and the towns of Oldham County

TYPICAL HOMES, TOWN BY TOWN

The towns on both sides of the river.

What a home costs changes from one town to the next, sometimes within a few miles. These pages show a typical value for each town, highest first, so you can see where your budget fits before you start looking. We begin on the Kentucky side.

ANCHORAGE

Jefferson County

$976,000

TYPICAL HOME VALUE

Recent sales median	$917,000
Median year built	1966
Homes in the city	896

PROSPECT

Jefferson County

$631,000

TYPICAL HOME VALUE

Recent sales median	$563,000
Median year built	1990
Homes in the city	2,088

Typical home value: Zillow Home Value Index, October 31, 2026, rounded to the nearest $1,000. It is a model estimate, not a sale price. Recent sales median: Redfin, three months ending October 2026. Year built and home counts: U.S. Census Bureau, American Community Survey 2020-2024. Sources can differ widely in small towns.

Oldham County

County-wide typical value	$445,000

GOSHEN

$499,000

Recent sales median	$395,000

CRESTWOOD

$482,000

Recent sales median	$463,000

LA GRANGE

$394,000

Recent sales median	$323,000

PEWEE VALLEY

$364,000

Recent sales median on very few sales	$707,000

Call or text Tina (502) 379-2365

around Louisville



Jefferson County and Bullitt County

MORE OF THE KENTUCKY SIDE

Around Louisville, town by town.

Closer to the city, typical values run from about $260,000 to about $335,000. The five places below are all in Jefferson County. Mount Washington and Shepherdsville, in the panel at right, are in Bullitt County, just to the south.

TOWN	TYPICAL VALUE	RECENT SALES	YEAR BUILT
ST. MATTHEWS	$333,000	$372,000	1969
MIDDLETOWN	$329,000	$340,000	1997
JEFFERSONTOWN	$319,000	$306,000	1978
LYNDON	$297,000	$317,000	1984
LOUISVILLE	$261,000	$280,000	1971

Typical value: Zillow Home Value Index, October 31, 2026, rounded to the nearest $1,000. It is a model estimate, not a sale price. Recent sales: the Redfin median sale price for the three months ending October 2026. Year built: the median year homes were built, U.S. Census Bureau, American Community Survey 2020-2024.

Bullitt County

MOUNT WASHINGTON
$321,000

Recent sales median $322,000

SHEPHERDSVILLE
$284,000

Recent sales median $283,000

Jefferson County

COUNTY-WIDE
$264,000

Recent sales median $294,000

County-wide figures take in the city of Louisville and every suburb in Jefferson County.

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the Indiana side



Floyds Knobs, Greenville, Georgetown and New Albany

ACROSS THE RIVER, IN INDIANA

From the Knobs to the river.

On the Indiana side, some of the highest typical values are in the hills of Floyd County: Floyds Knobs, Greenville and Georgetown. New Albany, the county seat on the river, sits well below them.

FLOYDS KNOBS

Floyd County

$397,000

TYPICAL HOME VALUE

Recent sales median	$462,000
Median year built	1993
Homes in the area	2,033

GREENVILLE

Floyd County

$336,000

TYPICAL HOME VALUE

Recent median, few sales	$381,000
Median year built	2012
Homes in the town	534

Typical home value: Zillow Home Value Index, October 31, 2026, rounded to the nearest $1,000. It is a model estimate, not a sale price. Recent sales median: Redfin, three months ending October 2026; for Floyds Knobs it covers ZIP code 47119. Year built and home counts: U.S. Census Bureau, American Community Survey 2020-2024. Sources can differ widely in small towns.

Floyd County

County-wide typical value	$283,000

GEORGETOWN

$331,000

Recent sales median	$355,000

NEW ALBANY

$235,000

Recent sales median	$225,000

Harrison County

COUNTY-WIDE

$266,000

Recent sales median	$264,000

Harrison County lies west of Floyd County. Corydon is its county seat.

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Clark County



Clark County, from the river north

MORE OF THE INDIANA SIDE

Clark County, town by town.

Clark County holds Jeffersonville, the largest city on the Indiana side, with Clarksville beside it and Sellersburg and Charlestown to the north. Typical values in these four run from about $200,000 to about $305,000.

TOWN	TYPICAL VALUE	RECENT SALES	YEAR BUILT
CHARLESTOWN	$305,000	$247,000	1988
SELLERSBURG	$297,000	$297,000	1979
JEFFERSONVILLE	$251,000	$270,000	1982
CLARKSVILLE	$202,000	$247,000	1971

Typical value: Zillow Home Value Index, October 31, 2026, rounded to the nearest $1,000. It is a model estimate, not a sale price. Recent sales: the Redfin median sale price for the three months ending October 2026. Year built: the median year homes were built, U.S. Census Bureau, American Community Survey 2020-2024. Sources can differ widely in small towns.

Clark County

County-wide typical value $264,000

MEMPHIS
$296,000

Recent sales median $285,000

BORDEN
$221,000

Recent sales median on very few sales $202,000

your street

These are town-wide figures. What one house is worth depends on its condition, its street and what has sold near it. Tina can pull the recent sales near any address in Southern Indiana.

Call or text Tina (502) 379-2365

buying a home



Eight steps, from your first numbers to your keys

BUYING, STEP BY STEP

From pre-approval to keys.

Buying a home follows the same order nearly every time. Four steps come before you make an offer. Four more begin the day a seller accepts it, and the last one ends with your keys.

BEFORE YOU MAKE AN OFFER

01 KNOW YOUR NUMBERS

Check your credit reports and add up your monthly debts. A lender weighs both against your income.

02 GET PRE-APPROVED

A lender reviews your income, savings and credit, then says in writing how much it is willing to lend.

03 SIGN WITH YOUR AGENT

Before touring homes you sign a written agreement. It says what Tina does for you and how she is paid.

04 TOUR AND MAKE AN OFFER

Your offer names the price, the earnest money, the closing date and conditions such as an inspection.

Day counts are typical for a financed purchase and change with the lender and the contract. The three-business-day rule for the Closing Disclosure is federal. Sources for this section are listed on page 16.

after the offer

Offer to closing — 30 to 45 days

05 EARNEST MONEY
DAYS 1 TO 3

Your deposit goes into escrow and counts toward what you owe at closing.

06 INSPECTION
DAYS 5 TO 10

An inspector checks the home. You can ask for repairs or a credit.

07 LOAN APPROVAL
DAYS 7 TO 35

The lender orders an appraisal, checks your documents and clears the loan to close.

08 CLOSING DAY
DAYS 30 TO 45

The Closing Disclosure comes at least three business days ahead. Walk through, sign, get the keys.

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BUYING

what it costs



The cash to plan for, and the programs that help

BUYING, THE UPFRONT COSTS

What you pay *before the keys.*

Most of the price comes from your loan. The cash you bring is a much smaller sum, and it falls due in stages. Here is each part, with what it comes to on a $250,000 home.

WHAT YOU PAY	ON A $250,000 HOME
EARNEST MONEY *1% to 3% of the price, due after acceptance*	$2,500 *to* $7,500
DOWN PAYMENT *0% to 20% of the price, set by your loan*	$0 *to* $50,000
CLOSING COSTS *2% to 5% of the price, paid at closing*	$5,000 *to* $12,500
HOME INSPECTION *A flat fee, paid at the inspection*	$350 *to* $500
APPRAISAL *A flat fee, ordered by your lender*	$400 *to* $600

Closing costs: Consumer Financial Protection Bureau. Earnest money: Fannie Mae; it is credited toward your down payment and closing costs. Inspection and appraisal fees are typical for this area. Every program has income and price limits and comes through an approved lender. Terms were read on each agency's own site in November 2026 and can change.

in Indiana

IHCDA FIRST STEP

5% *of the home price*

Mainly for first-time buyers. A second mortgage, repaid when the first loan ends or you move out.

Next Home, any buyer up to 3.5%

in Kentucky

KENTUCKY HOUSING CORP.

$12,500 *at most*

A second loan, repaid over 15 years.

Louisville Metro up to $30,000

A 0% loan, at most 20% of the price, open while funds last. Half is forgiven after 5 to 10 years in the home.

Each one is a loan, not a grant, with income and price limits.

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choosing a loan



Four kinds of mortgage and what each one asks of you

BUYING, THE LOAN

Four loans, side by side.

Most buyers use one of four kinds of mortgage. They differ in how much you put down, what insurance or fee is added and who may use them.

CONVENTIONAL

Fannie Mae or Freddie Mac

3%

LOWEST DOWN PAYMENT

Insurance with	under 20% down
It can come off at	80% of value
It ends by itself at	78% of value

FHA

Federal Housing Administration

3.5%

LOWEST DOWN PAYMENT

Credit score needed	580 or higher
Insurance, upfront	1.75%
Insurance, each year	0.55%

Conventional: Consumer Financial Protection Bureau and Fannie Mae. Some 3% loans need a first-time buyer; insurance is usual, not certain, under 20% down; 80% and 78% are shares of the home's original value. FHA: HUD Handbook 4000.1; yearly premium for a 30-year loan with under 5% down; 2026 loan limit in Clark, Floyd, Jefferson and Oldham counties $541,287. VA: va.gov. USDA: Rural Development. Read November 2026.

no money down

VA LOAN

0% *down payment*

Monthly insurance	none
Funding fee, first use	2.15%

For veterans, service members and some surviving spouses. No fee with VA disability pay.

USDA LOAN

0% *down payment*

Upfront fee	1%
Yearly fee	0.35%

For homes in eligible rural areas, with a household income limit.

COMPARE LENDERS

A lender must send a Loan Estimate within three business days of your application. Ask more than one.

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the rate



Points and buy-downs, in plain numbers

BUYING, THE INTEREST RATE

Two ways to buy a lower rate.

You can pay at closing to bring your interest rate down, for the whole loan or for the first two years. A seller or a builder may pay it for you. Both examples use a $250,000 loan at 6.5%.

POINTS

Lower for the life of the loan

$2,500

ONE POINT ON $250,000

One point equals	1% of the loan
Rate cut per point	set by the lender
Best when you	keep the loan long

2-1 BUYDOWN

Lower for the first two years

$5,690

COST, PAID AT CLOSING

Year one at 4.5%	$1,267
Year two at 5.5%	$1,419
After that at 6.5%	$1,580

An example, not a rate quote: a 30-year fixed loan of $250,000 at 6.5%. Monthly figures are principal and interest, rounded; the buydown cost is the sum of the 24 monthly savings. Points: Consumer Financial Protection Bureau, whose own example has 0.375 points ($675) on a $180,000 loan taking the rate from 5% to 4.875%, about $14 less a month. Buydowns: Fannie Mae Selling Guide B2-1.4-04; you still qualify at the full rate. Read November 2026.

who can pay

A seller, a builder or your lender can pay for points or a buydown. Each loan caps what a seller may give toward a buyer's costs.

CONVENTIONAL

Under 10% down	3%
10% to under 25% down	6%
25% down or more	9%

FHA	6%
USDA	6%
VA	4%

Each is a share of the price or appraised value. On a VA loan, ordinary closing costs sit outside the 4%. IHCDA loans do not allow buydowns, and Kentucky Housing does not offer a 2-1.

ASK YOUR LENDER

Have the loan priced three ways: no points, with points, and with a buydown.

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pricing it right



How a list price is built, and what homes sell for now

SELLING, THE PRICE

Price it right from the first day.

Price is the biggest decision you make as a seller. Set too high, a home sits, and it often sells for less in the end. Tina builds your price from sales, not from a guess.

HOW THE PRICE IS BUILT

01 RECENT SALES
Homes like yours in size, age and condition that sold nearby in the last three to six months.

02 YOUR COMPETITION
Homes for sale and under contract near you. They show what a buyer can choose instead of yours.

03 YOUR HOME
Adjustments for updates, lot and condition. You get a price range and choose the list price.

04 WATCH AND ADJUST
If showings are slow in the first weeks, the market is telling you something. Tina reviews it with you.

Sale price as a share of list price, and median days on market: Redfin, all home types, the three months ending October 2026, from MLS and public records. These are county-wide figures, not Tina's own sales. The price of your home comes from the sales nearest to it.

the market now

JEFFERSON COUNTY, KY
97.7% *of list price*
Median days on market 48

OLDHAM COUNTY, KY
97.5% *of list price*
Median days on market 70

CLARK COUNTY, IN
98.6% *of list price*
Median days on market 76

FLOYD COUNTY, IN
97.5% *of list price*
Median days on market 56

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SELLING

getting it ready



What to fix, what to clean and what you must tell buyers

SELLING, PREP AND PAPERWORK

Ready to show, ready on paper.

Buyers decide quickly, so the work you do before the first showing pays. Most of it is cleaning and small repairs, not remodeling. The paperwork starts now too.

BEFORE THE FIRST SHOWING

01 FIX WHAT IS BROKEN

Dripping faucets, sticking doors, cracked glass, dead outlets. Small flaws make buyers wonder about large ones.

02 CLEAR AND CLEAN

Pack away about a third of what is out. Then clean windows, floors, baseboards and light fixtures.

03 THE FRONT OF THE HOUSE

Fresh mulch, a washed walk and drive, a painted front door, and a mowed lawn for every showing.

04 LIGHT AND PAINT

Open the blinds, change dim bulbs, and repaint any bold wall in a plain warm color.

Indiana: IC 32-21-5, homes with one to four units; estates, foreclosures and some other transfers are exempt. Kentucky: KRS 324.360, KREC Form 402. Lead-based paint: U.S. Environmental Protection Agency. The forms are not a warranty and do not replace a buyer's inspection. Read November 2026.

what to tell

IN INDIANA

You fill in the state disclosure form (State Form 46234) on the home's known condition and give it to a buyer before you accept an offer.

IN KENTUCKY

You fill in the Seller's Disclosure of Property Condition when you sign the listing agreement. A buyer gets it within 72 hours of a written offer.

BUILT BEFORE 1978

Federal law adds a lead-based paint disclosure, a pamphlet for the buyer and ten days in which the buyer may test.

Answer every question from what you know. The answers are yours, not your agent's.

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on the market

From the day it is listed to the offer you accept

SELLING, MARKETING AND OFFERS

An offer is more than its price.

Once your home is listed, every agent in the area can show it. When offers arrive, the price is only the first line. The other terms decide what you keep and whether the sale closes.

HOW TO READ AN OFFER

01 THE PRICE AND WHAT YOU NET

Take off anything the buyer asks you to pay, such as closing costs. Compare what is left.

02 HOW THEY ARE PAYING

Cash, or a loan with a lender's letter behind it. Ask how sure the money is.

03 THEIR CONDITIONS

Inspection, appraisal, financing, sometimes the sale of another home. Each one is a way out.

04 THE DATES

The closing date, and the day the buyer takes the keys. Both have to fit your own move.

Listing: National Association of REALTORS policy puts a home marketed to the public into the multiple listing service within one business day, unless the seller signs for an exempt option. Agent pay: NAR changes of August 17, 2024; offers of pay to a buyer's agent are no longer made through the MLS.

your three answers

ACCEPT

Sign it, and the home is under contract on those terms.

COUNTER

Change the price or any term and send it back. The buyer can accept, counter again or walk away.

DECLINE

Say no and keep showing the home.

WHAT YOU PAY YOUR AGENT

It is set in your listing agreement. Commissions are not set by law and are fully negotiable. Whether you offer anything toward the buyer's agent is your choice.

Call or text Tina (502) 379-2365

SELLING

what you keep



What comes out of the price, and how long it takes

SELLING, COSTS AND TIMING

From sale price to what you keep.

Your proceeds are the sale price, less what you still owe on the home and the costs of selling it. Nearly all of it is settled at the closing table, out of the buyer's funds.

WHAT COMES OUT	HOW MUCH
YOUR LOAN PAYOFF *The balance, with interest to closing day*	*your balance*
AGENT COMPENSATION *Set in your listing agreement; negotiable*	*as agreed*
TRANSFER TAX *Kentucky: 50 cents per $500 of the price*	$250 *on* $250,000
PROPERTY TAXES *Your share, up to closing day*	*prorated*
WHAT YOU AGREED TO PAY *Repairs, or part of the buyer's costs*	*as agreed*

Kentucky transfer tax: KRS 142.050, paid by the seller. In Indiana the seller customarily buys the owner's title insurance policy; in Kentucky the buyer more often does. Days on market: Redfin, Jefferson, Oldham, Clark and Floyd counties, three months ending October 2026. Gain on a home: IRS Topic 701; ask a tax professional about your own sale. Read November 2026.

how long it takes

01 **GETTING READY**
BEFORE YOU LIST

Repairs, cleaning, photographs and your disclosure form.

02 **ON THE MARKET**
MEDIAN 48 TO 76 DAYS

Showings, offers and negotiation. Shorter when the price is right.

03 **UNDER CONTRACT**
30 TO 45 DAYS

Inspection, appraisal and the buyer's loan approval, then closing day.

TAX ON YOUR GAIN

On your main home, up to $250,000 of gain, or $500,000 on a joint return, can be left out of your income if you owned and lived in it for two of the last five years.

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closing day



What each side brings, signs and takes home

THE LAST STEP

Sign, pay, take the keys.

Closing is the meeting where the home changes hands. Buyers pay and sign the loan papers, sellers sign the deed, and a closing agent handles the money. Here is the day in order.

ON THE DAY

01 WALK THROUGH THE HOME

Before signing anything, buyers see the home once more to check that it is as agreed.

02 BRING THESE

Your driver's license or ID, your Closing Disclosure, and a cashier's check or proof of your wire.

03 SIGN

Buyers sign the note and the mortgage. Sellers sign the deed. Never sign a blank or changed page.

04 KEYS

The closing agent pays everyone and records the deed. Keys change hands as your contract says.

Closing steps and the wire warning: Consumer Financial Protection Bureau closing checklist. Indiana homestead: IC 6-1.1-12-37, State Form 5473; its amounts change yearly through 2031. Kentucky exemption: Department of Revenue; reset every two years. Read November 2026.

before you wire

Beware of any email with last-minute changes to your wire instructions. It may be a scam. Before you send money, call your closing agent at a number you saved earlier, never one from the email.

after closing

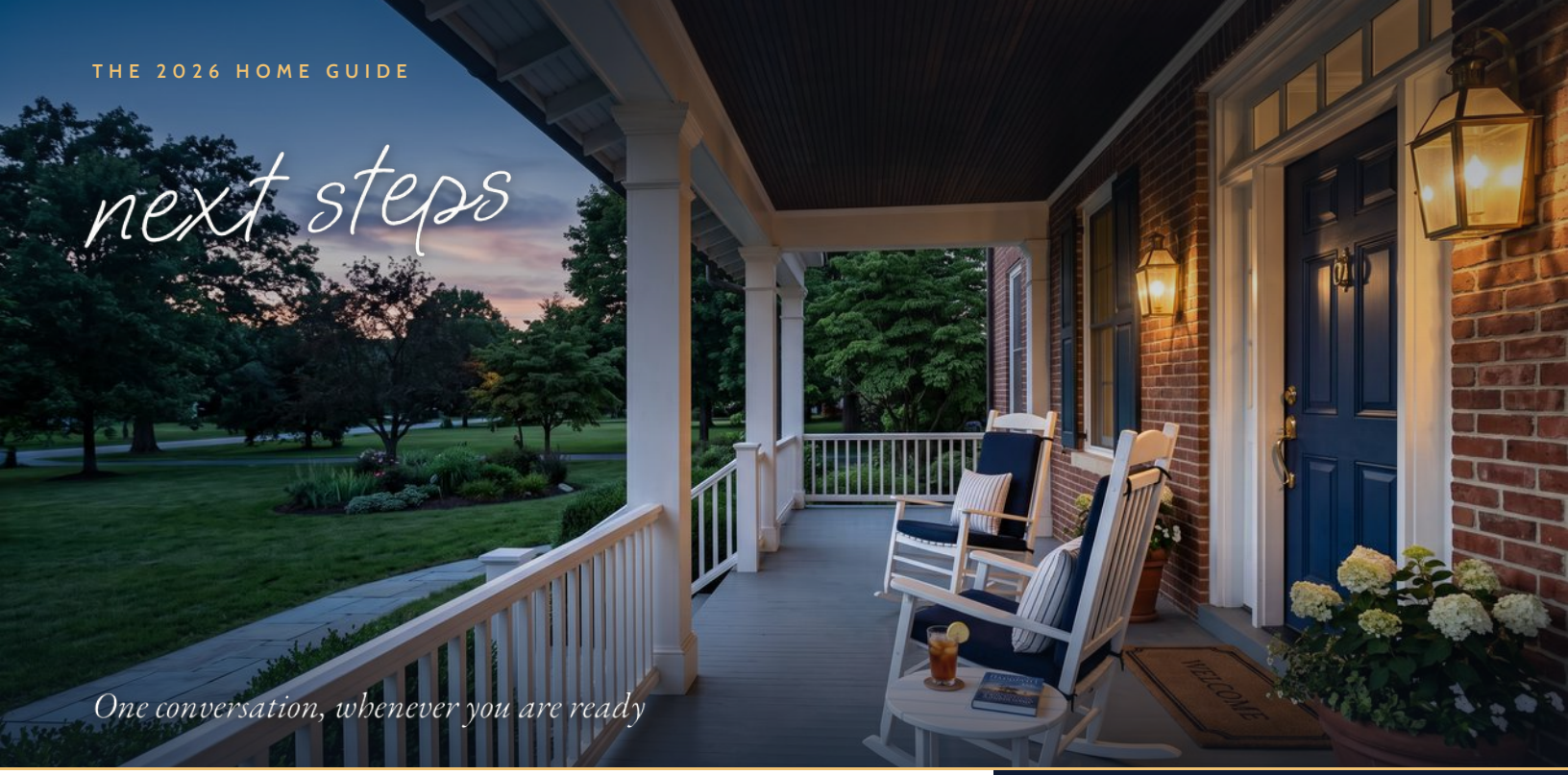
INDIANA BUYERS

File for the homestead deduction with your county auditor by January 15 of the year your first tax bill is due. The sales disclosure form filed at closing can serve as the application.

KENTUCKY

A homestead exemption of $49,100 (2025 and 2026) is for owners 65 or older or totally disabled. Apply to your county PVA.

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WHAT HAPPENS NEXT

Ready when you are.

Whether you are a year away or ready this month, the next step is the same: a conversation with Tina about your plans. It costs nothing.

THREE WAYS TO START

01 CALL OR TEXT TINA

(502) 379-2365. Say where you are and what you are planning, and ask anything in this guide.

02 IF YOU ARE BUYING

Ask a lender for a pre-approval, then tour homes with Tina on either side of the river.

03 IF YOU ARE SELLING

Ask Tina for a price review of your home, built from recent sales near you.

This guide is general information, not legal, tax or lending advice. Figures, rules and program terms were read in November 2026 and change, so confirm them before you act. Photographs of homes in this guide are illustrations, not homes for sale. Equal Housing Opportunity.

talk to Tina

CALL OR TEXT

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SOURCES

AREAS

Zillow Home Value Index; Redfin; U.S. Census Bureau, American Community Survey 2020-2024.

BUYING

Consumer Financial Protection Bureau; Fannie Mae; Freddie Mac; HUD Handbook 4000.1; U.S. Department of Veterans Affairs; USDA Rural Development; Indiana Housing and Community Development Authority; Kentucky Housing Corporation; Louisville Metro Government; National Association of REALTORS.

SELLING

Indiana Code 32-21-5; Kentucky Revised Statutes 324.360 and 142.050; U.S. Environmental Protection Agency; Internal Revenue Service, Topic 701; National Association of REALTORS; Redfin.

CLOSING DAY

Consumer Financial Protection Bureau; Indiana Code 6-1.1-12-37; Indiana Department of Local Government Finance; Kentucky Department of Revenue.

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