

# Polk County, TX

County · TX · Texas

SELLER'S MARKET

\$208K

MEDIAN SALE PRICE

+281.7%

1-YR CHANGE

192

SALES (12 MO)

\$200K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 63 / 100

Buyer's market

Balanced

Seller's market

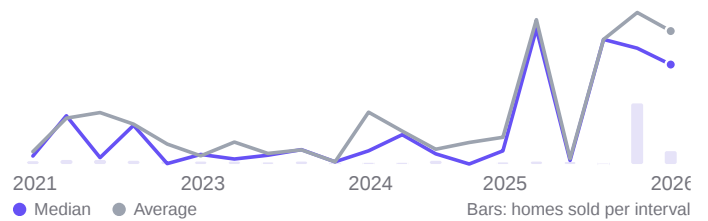
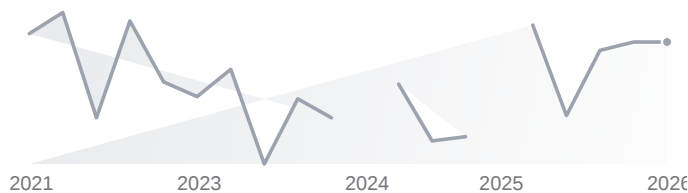
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

63 / 100

Sale prices

Median \$182K · Average \$237K

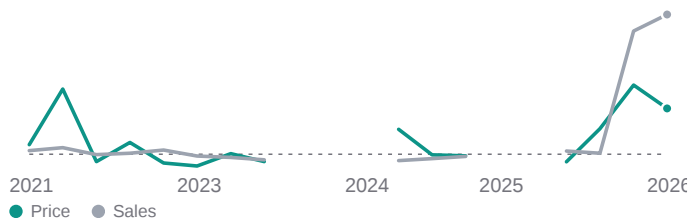


Growth (year over year)

Price +281.7% · Sales +860.0%

Price per square foot

\$131/ft²

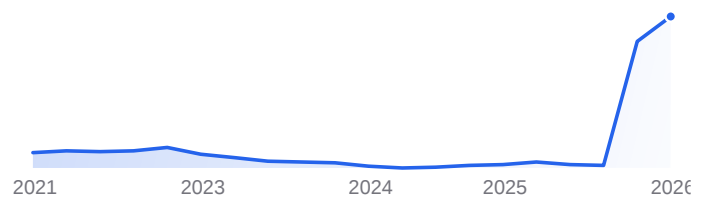


Sale premium vs estimated value

-19.2%

Annual turnover (share of homes sold)

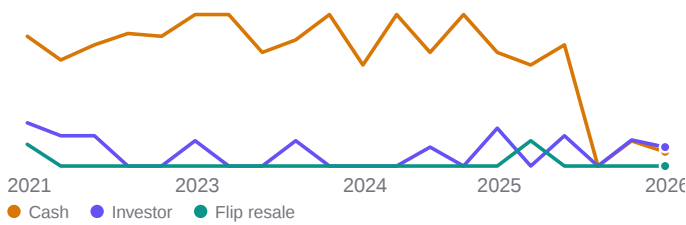
0.7%



## BUYERS & OUTCOMES

### Buyer mix

Cash 9.4% · Investor 13% · Flip resale 0%

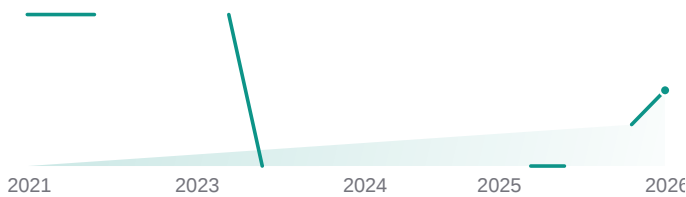


### Financing (share of purchase price) Loan (LTV) 99% · Down payment 1.0%



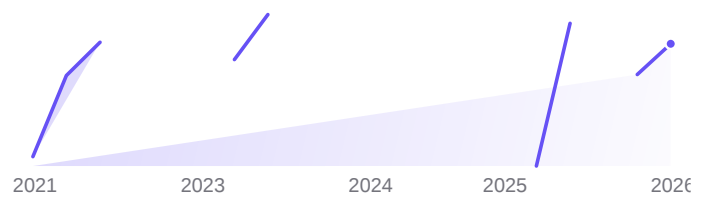
### Sellers who sold at a gain

50%



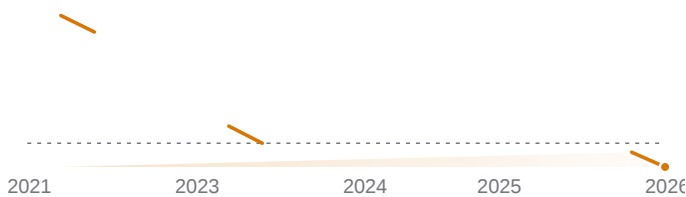
### Typical hold before selling

3.9 yrs



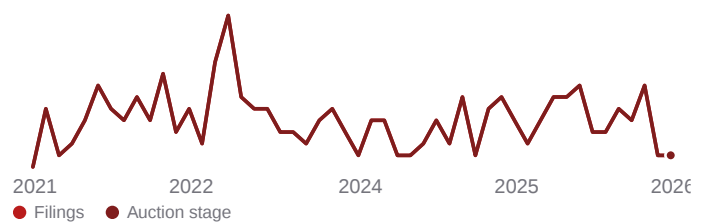
### Median annualized return at resale

-4.3%



### Preforeclosure filings

Filings 2 · Auction stage 2



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 28,781    |
| Median value (AVM) | \$200K    |
| Median size        | 1,344 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1994      |
| Single family      | 68%       |

## EQUITY & OWNERSHIP

|                               |         |
|-------------------------------|---------|
| Equity rich (LTV 50% or less) | 71%     |
| Underwater (LTV 125% or more) | 2.1%    |
| Owner occupied                | 61%     |
| Company owned                 | 12%     |
| Median loan-to-value          | 9%      |
| Typical ownership tenure      | 7.7 yrs |

## COMMUNITY

|                                  |          |
|----------------------------------|----------|
| Population                       | 54,864   |
| Density                          | 52 / mi² |
| Median household income          | \$60K    |
| Average household income         | \$79K    |
| Crime index (US avg 100)         | 104      |
| Air pollution index (US avg 100) | 88       |
| Earthquake index (US avg 100)    | 24       |
| Homes occupied                   | 80%      |
| Bachelor's or higher             | 9%       |
| Poverty rate                     | 15.4%    |
| Unemployment                     | 1.2%     |
| Average temp                     | 67°F     |
| Annual precip                    | 52 in    |
| Sunshine                         | 58%      |

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.