

Pencil Bluff 71965

ZIP code · AR · Arkansas > Montgomery County > Pencil Bluff

\$450K

MEDIAN SALE PRICE

3

SALES (12 MO)

\$229K

MEDIAN VALUE (AVM)

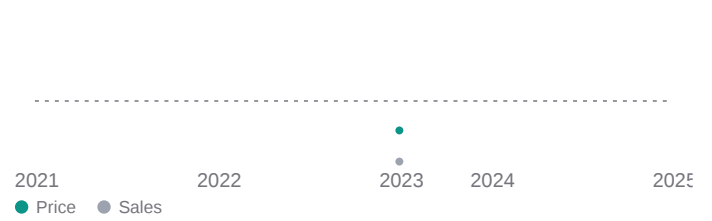
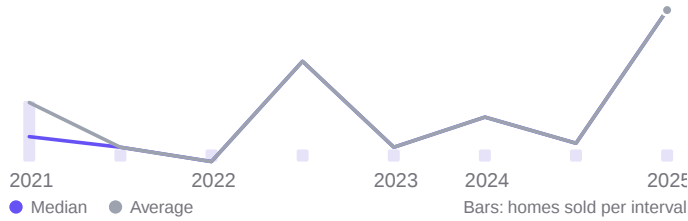
MARKET TRENDS (5 YEARS)

Sale prices

Median \$450K · Average \$450K

Growth (year over year)

Price -43.2% · Sales -88.9%

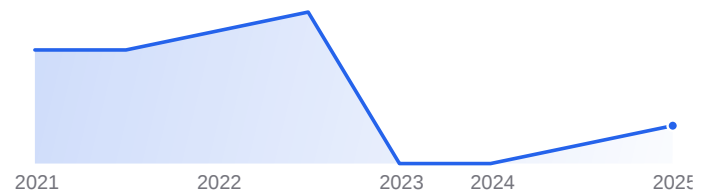
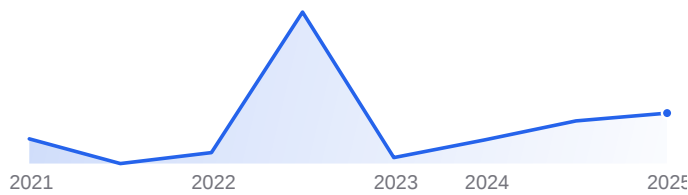


Price per square foot

\$106/ft²

Annual turnover (share of homes sold)

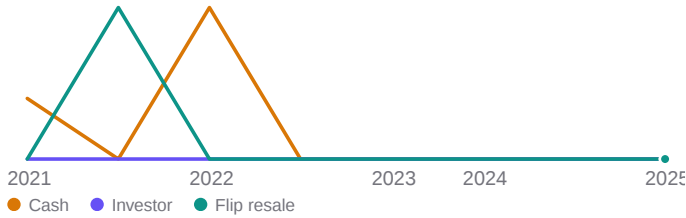
2.0%



BUYERS & OUTCOMES

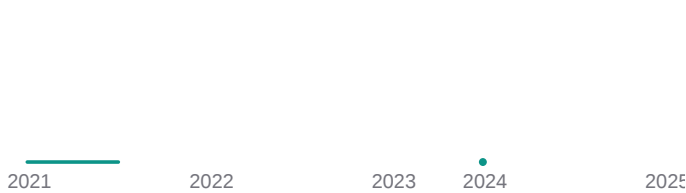
Buyer mix

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



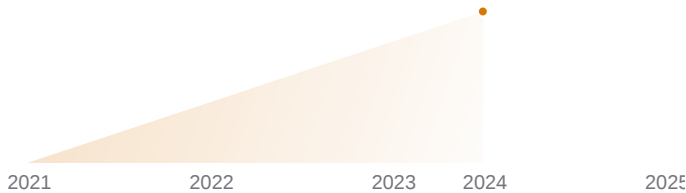
Sellers who sold at a gain

100%

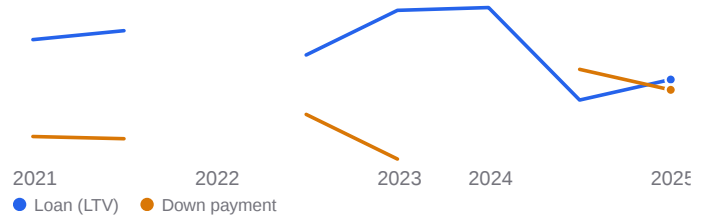


Median annualized return at resale

+7.1%

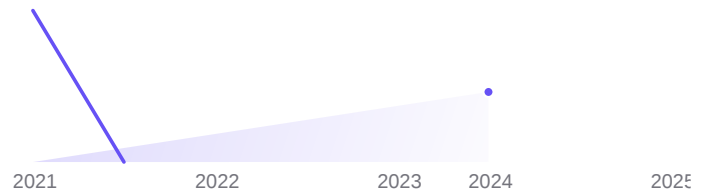


Financing (share of purchase price) Loan (LTV) 53% · Down payment 47%



Typical hold before selling

6.0 yrs



HOUSING STOCK

Homes	147
Median value (AVM)	\$229K
Median size	1,430 ft²
Median year built	1977
Single family	39%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	75%
Underwater (LTV 125% or more)	1.4%
Owner occupied	76%
Company owned	8.2%
Median loan-to-value	20%
Typical ownership tenure	8.8 yrs

COMMUNITY

Population	199
Density	6 / mi²
Median household income	\$46K
Average household income	\$64K
Crime index (US avg 100)	149
Air pollution index (US avg 100)	136
Earthquake index (US avg 100)	47
Homes occupied	69%
Bachelor's or higher	17%
Poverty rate	19.6%
Unemployment	0.9%
Average temp	61°F
Annual precip	55 in
Sunshine	62%

Market metrics are derived from recorded arms-length deeds through October 2025, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.