

Ponca City 74601

ZIP code · OK · Oklahoma > Kay County > Ponca City

BUYER'S MARKET

\$86K

MEDIAN SALE PRICE

-16.1%

1-YR CHANGE

271

SALES (12 MO)

\$91K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 39 / 100



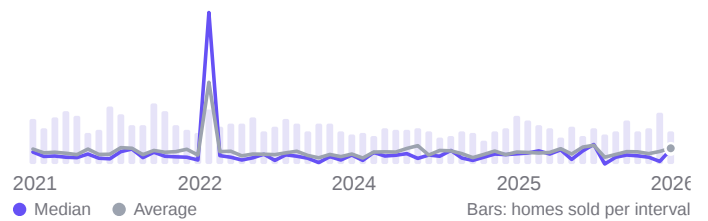
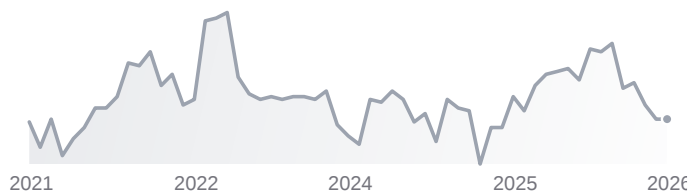
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

39 / 100

Sale prices

Median \$117K · Average \$122K

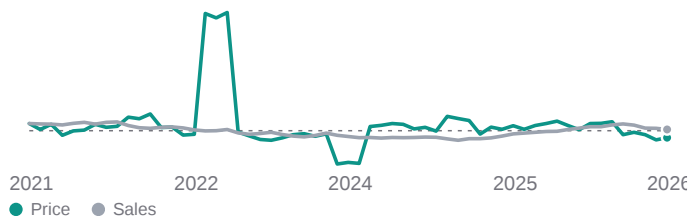


Growth (year over year)

Price -16.1% · Sales +3.0%

Price per square foot

\$93/ft²

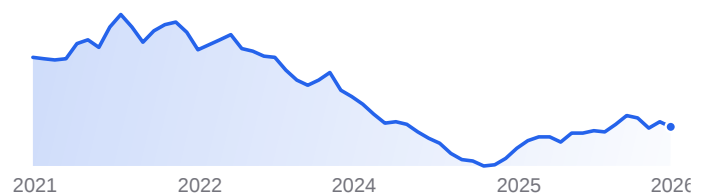


Sale premium vs estimated value

+6.5%

Annual turnover (share of homes sold)

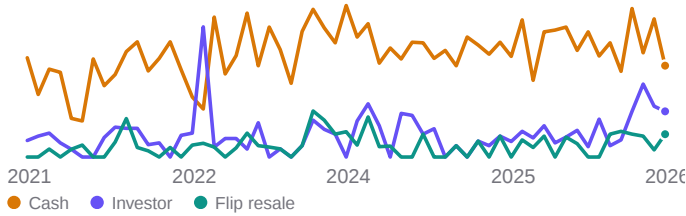
3.7%



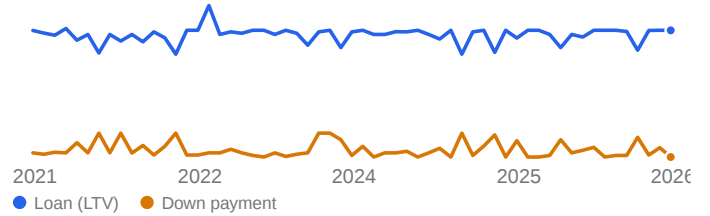
BUYERS & OUTCOMES

Buyer mix

Cash 38% · Investor 19% · Flip resale 9.5%

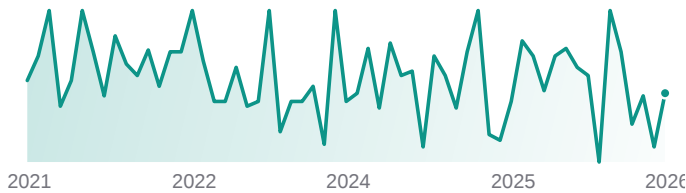


Financing (share of purchase price) Loan (LTV) 98% · Down payment 1.8%



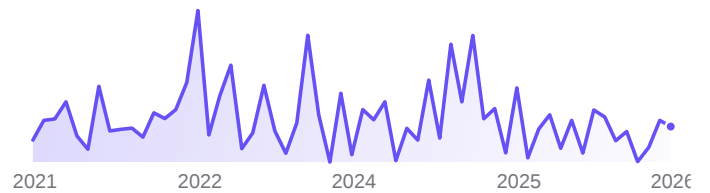
Sellers who sold at a gain

82%



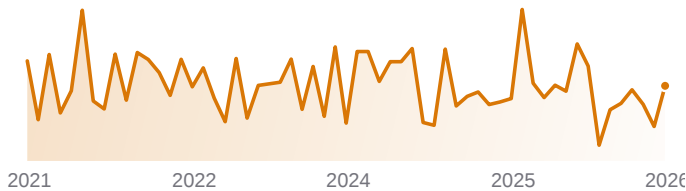
Typical hold before selling

5.0 yrs



Median annualized return at resale

+5.4%



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	7,396
Median value (AVM)	\$91K
Median size	1,239 ft²
Median bedrooms	3
Median year built	1949
Single family	94%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	73%
Underwater (LTV 125% or more)	2.6%
Owner occupied	62%
Company owned	17%
Median loan-to-value	0%
Typical ownership tenure	7.7 yrs

COMMUNITY

Population	18,711
Density	111 / mi²
Median household income	\$49K
Average household income	\$63K
Crime index (US avg 100)	129
Air pollution index (US avg 100)	82
Earthquake index (US avg 100)	32
Homes occupied	81%
Bachelor's or higher	10%
Poverty rate	17.5%
Unemployment	1.1%
Average temp	60°F
Annual precip	36 in
Sunshine	62%

Market metrics are derived from recorded arms-length deeds through July 2026. Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.