

Ponca City 74604

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

SELLER'S MARKET

\$265K

MEDIAN SALE PRICE

+23.2%

1-YR CHANGE

215

SALES (12 MO)

\$212K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 68 / 100

Buyer's market

Balanced

Seller's market

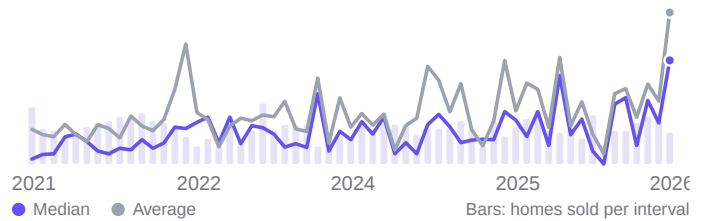
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

68 / 100

Sale prices

Median \$326K · Average \$411K

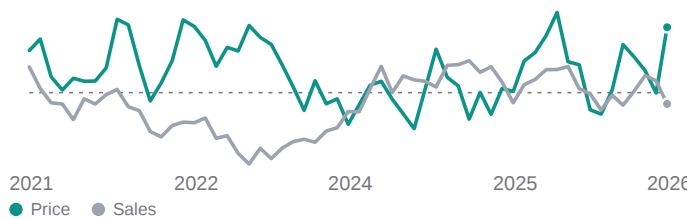


Growth (year over year)

Price +23.2% · Sales -4.0%

Price per square foot

\$137/ft²



Sale premium vs estimated value

+11.8%

Annual turnover (share of homes sold)

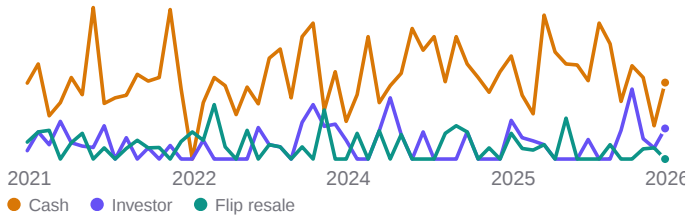
4.3%



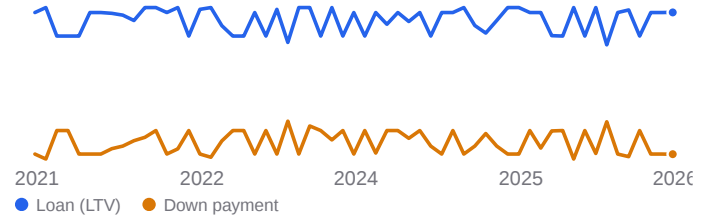
BUYERS & OUTCOMES

Buyer mix

Cash 31% · Investor 13% · Flip resale 0%

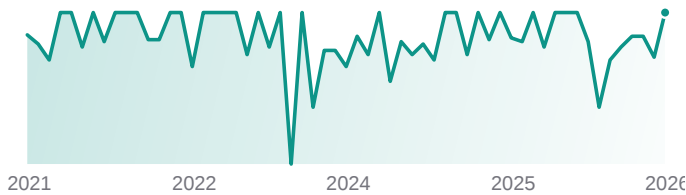


Financing (share of purchase price) Loan (LTV) 95% · Down payment 4.9%



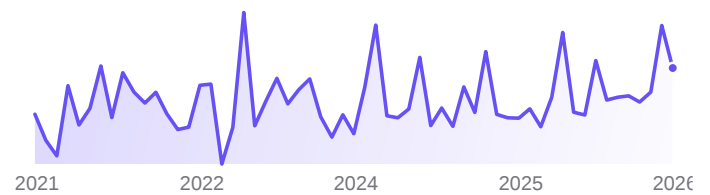
Sellers who sold at a gain

100%



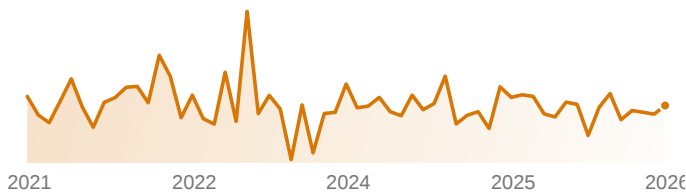
Typical hold before selling

7.8 yrs



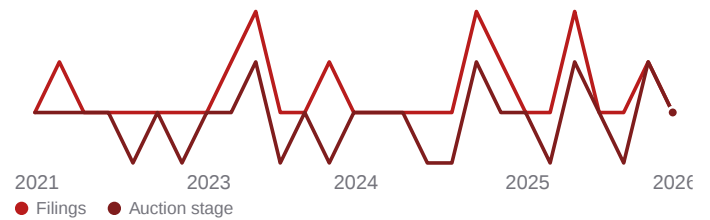
Median annualized return at resale

+4.8%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	4,953
Median value (AVM)	\$212K
Median size	1,840 ft²
Median bedrooms	3
Median year built	1974
Single family	88%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	65%
Underwater (LTV 125% or more)	2.2%
Owner occupied	85%
Company owned	18%
Median loan-to-value	25%
Typical ownership tenure	7.9 yrs

COMMUNITY

Population	12,220
Density	88 / mi²
Median household income	\$74K
Average household income	\$94K
Crime index (US avg 100)	86
Air pollution index (US avg 100)	88
Earthquake index (US avg 100)	31
Homes occupied	89%
Bachelor's or higher	19%
Poverty rate	13.1%
Unemployment	0.9%
Average temp	59°F
Annual precip	38 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.