In December 2015, 3.42 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 3.38 percent.

The share of seriously delinquent loans decreased 12 basis points (bps) in Kentucky between September 2015 and December 2015. Loans that are delinquent 90 days or more decreased 5 bps; foreclosures decreased 8 bps.
In the fourth quarter of 2015, house price indices for Kentucky were 2.2 percent higher (FHFA) and 0.3 percent higher (CoreLogic) than in the third quarter of 2015. Since the fourth quarter of 2014, house price indices were 6.1 percent higher (FHFA) and 2.1 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic