In June 2017, 2.56 percent of loans in Kentucky were seriously delinquent (delinquent 90 days or more or in foreclosure). The national rate stood at 2.28 percent.

The share of seriously delinquent loans decreased 15 basis points (bps) in Kentucky between March 2017 and June 2017. Loans that are delinquent 90 days or more decreased 4 bps; foreclosures decreased 8 bps.

Please note that the Housing Market Conditions heat maps have been upgraded and now display the percentage categories of “seriously delinquent mortgages” and “change in seriously delinquent mortgages” in an updated color palette. If you have any questions, or need more information about the new heat maps, please contact communitydevelopment@stls.frb.org.
In the second quarter of 2017, house price indices for Kentucky were 1.0 percent higher (FHFA) and 1.3 percent higher (CoreLogic) than in the first quarter of 2017. Since the second quarter of 2016, house price indices were 6.5 percent higher (FHFA) and 4.7 percent higher (CoreLogic).

Sources: Federal Housing Finance Agency and CoreLogic