

Share of Pulaski County Mortgages 90 Days Late Rose for Third Straight Year, CFPB Data Show

The county's annual serious-mortgage-delinquency rate reached 1.18% in 2025, above Arkansas and national averages but below its 2019 level.

LITTLE ROCK, AR, UNITED STATES, September 14, 2026 / EINPresswire.com/ -- The share of Pulaski County mortgages at least 90 days late increased for a third straight year in 2025, according to Consumer Financial Protection Bureau data published in August 2026.



Paranova Property Buyers

The county's annual average serious-delinquency rate rose from 0.40% in 2022 to 0.62% in 2023, 0.93% in 2024, and 1.18% in 2025. The 2025 average was 27.9% higher than the 2024 average and 91.9% higher than the 2023 average.

Pulaski County's December 2025 rate reached 1.6%, compared with 1.3% for Arkansas and 0.9% nationally. The county's 2025 annual average of 1.18% was also above the Arkansas average of 0.94% and the national average of 0.79%.

The increase does not mean Pulaski County is facing an unprecedented foreclosure crisis. The county's 2025 annual average remained below its 2019 average of 1.39%. A mortgage at least 90 days late also does not prove that foreclosure has started or that the homeowner must sell.

"The important message is not that every late mortgage ends in foreclosure," said Andrew Yu, founder of [Paranova Property Buyers](#). "It is that waiting can narrow a homeowner's choices. People who are behind should contact their mortgage servicer, confirm the amount due and important deadlines in writing, and compare every realistic option early."

Paranova published a [Pulaski County mortgage delinquency data brief](#) showing the annual

figures, December comparisons, source, calculation method, and important limits. The article also directs homeowners to an [early guide for people behind on mortgage payments](#).

The CFPB's Mortgage Performance Trends data come from the National Mortgage Database. The database uses a nationally representative 5% sample of outstanding closed-end, first-lien mortgages on one-to-four-family homes. The CFPB publishes county results only when at least 1,000 mortgages are represented in the sample.

The figures are estimates, not complete mortgage or homeowner counts. The CFPB may revise earlier values as new credit data arrive, and mortgage-servicer reporting may affect the results.

About Paranova Property Buyers

Paranova Property Buyers is a Little Rock real estate solutions company that purchases houses directly in Central Arkansas. Paranova works with homeowners facing missed mortgage payments, inherited-property decisions, deferred maintenance, unwanted houses, landlord problems, and other situations where a simple as-is sale may help.

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