

Shelby County, AL

County · AL · Alabama

SELLER'S MARKET

\$338K

MEDIAN SALE PRICE

-0.5%

1-YR CHANGE

3,999

SALES (12 MO)

\$351K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 61 / 100



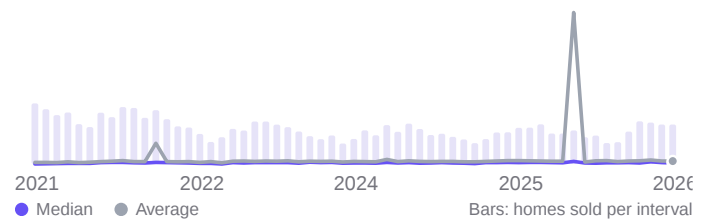
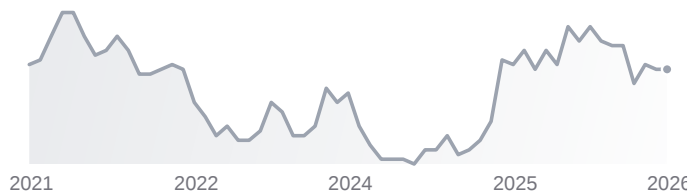
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

61 / 100

Sale prices

Median \$315K · Average \$396K

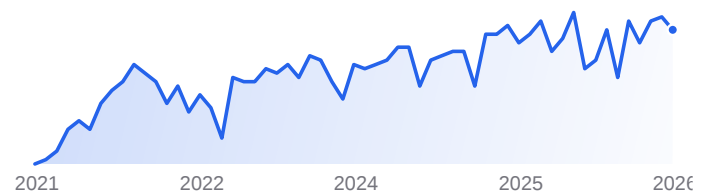
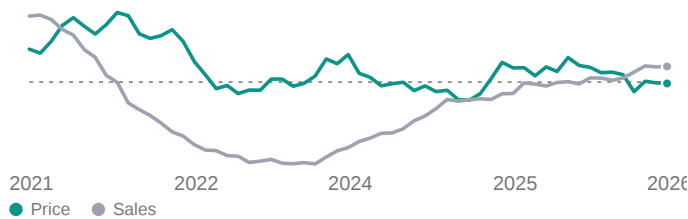


Growth (year over year)

Price -0.5% · Sales +5.6%

Price per square foot

\$176/ft²

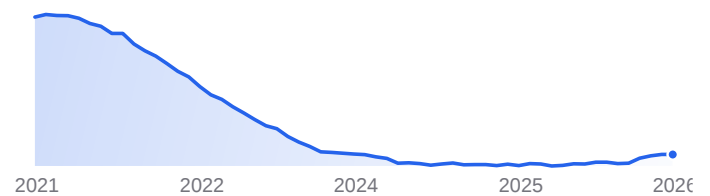
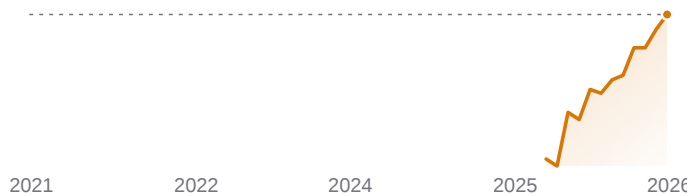


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

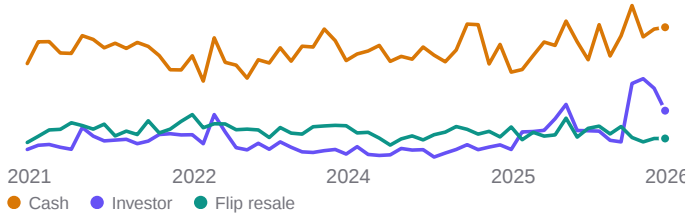
5.0%



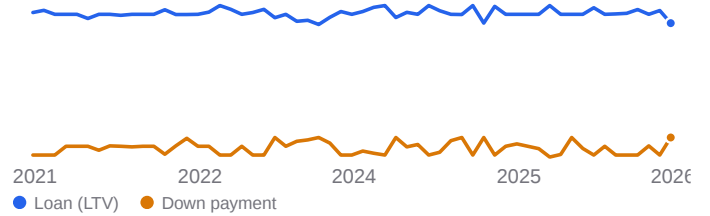
BUYERS & OUTCOMES

Buyer mix

Cash 36% · Investor 13% · Flip resale 5.4%

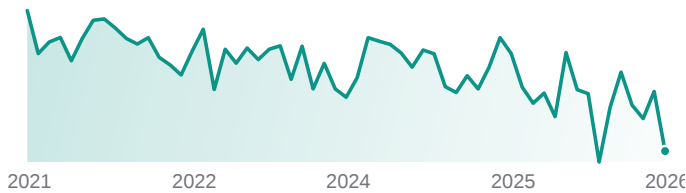


Financing (share of purchase price) Loan (LTV) 85% · Down payment 20%



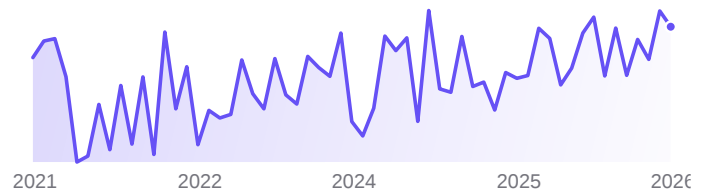
Sellers who sold at a gain

84%



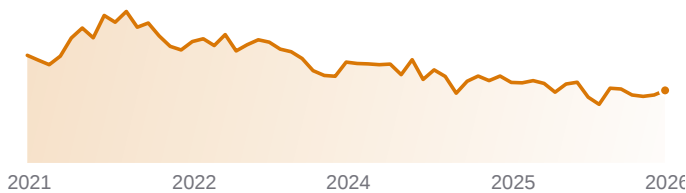
Typical hold before selling

5.8 yrs



Median annualized return at resale

+4.6%



Preforeclosure filings

Filings 16 · Auction stage 16



HOUSING STOCK

Homes	80,268
Median value (AVM)	\$351K
Median size	2,051 ft²
Median bedrooms	4
Median year built	1998
Single family	90%
Condos	0.9%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	47%
Underwater (LTV 125% or more)	1.4%
Owner occupied	87%
Company owned	8.7%
Median loan-to-value	52%

Typical ownership tenure

7.8 yrs

COMMUNITY

Population	237,440
Density	302 / mi²
Median household income	\$91K
Average household income	\$119K
Crime index (US avg 100)	85
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	66
Homes occupied	96%
Bachelor's or higher	31%
Poverty rate	6.6%
Unemployment	0.8%
Average temp	62°F
Annual precip	57 in
Sunshine	58%

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.