

Polk County, NC

County · NC · North Carolina

BALANCED MARKET

\$372K

MEDIAN SALE PRICE

-8.8%

1-YR CHANGE

292

SALES (12 MO)

\$397K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 49 / 100



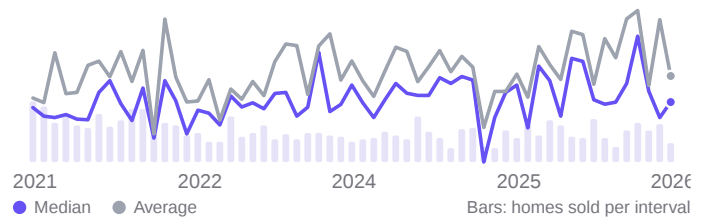
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

49 / 100

Sale prices

Median \$378K · Average \$465K

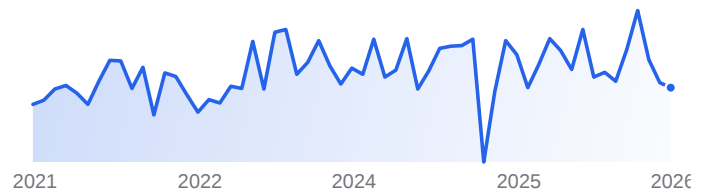
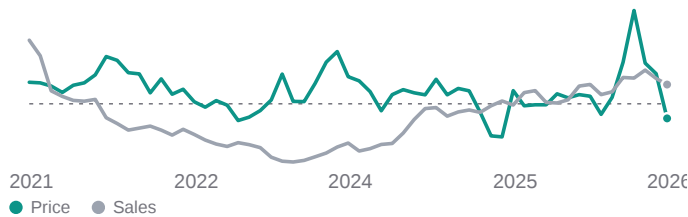


Growth (year over year)

Price -8.8% · Sales +11.5%

Price per square foot

\$230/ft²

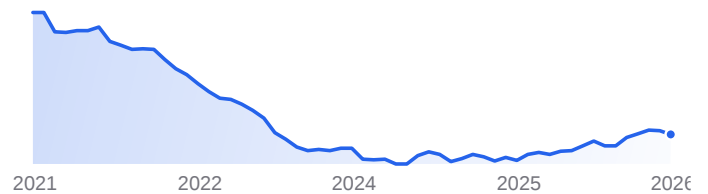
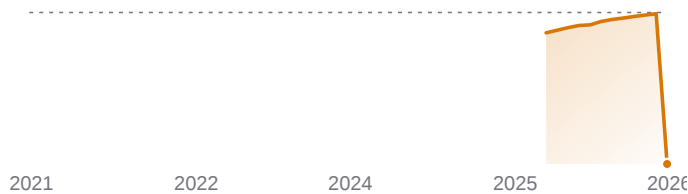


Sale premium vs estimated value

-9.9%

Annual turnover (share of homes sold)

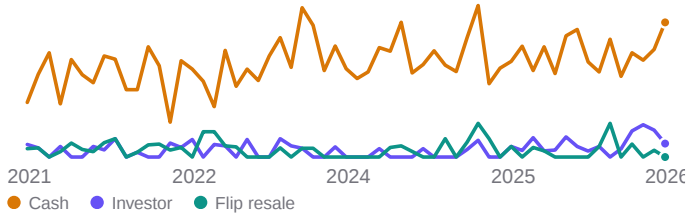
4.1%



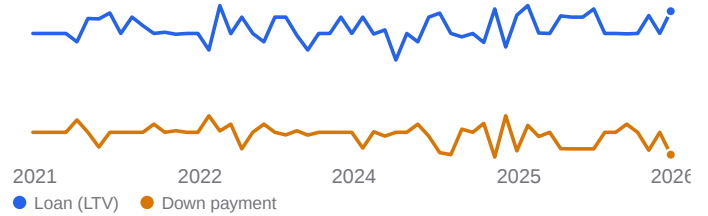
BUYERS & OUTCOMES

Buyer mix

Cash 67% · Investor 6.7% · Flip resale 0%

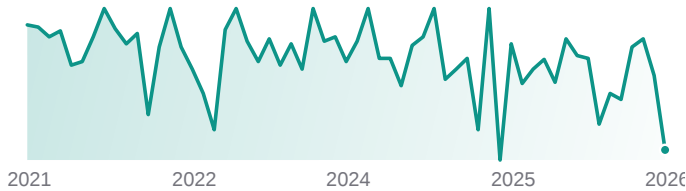


Financing (share of purchase price) Loan (LTV) 94% · Down payment 6.4%



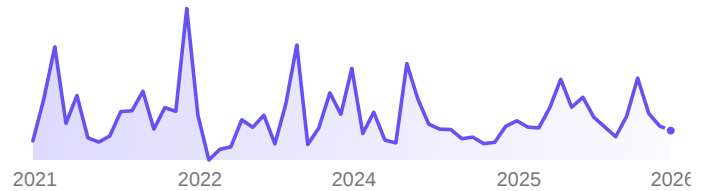
Sellers who sold at a gain

67%



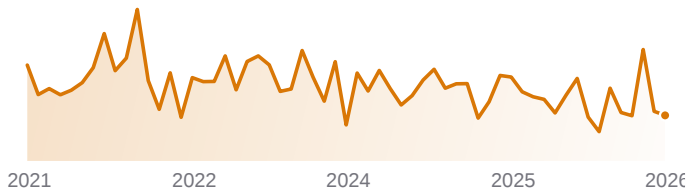
Typical hold before selling

4.3 yrs



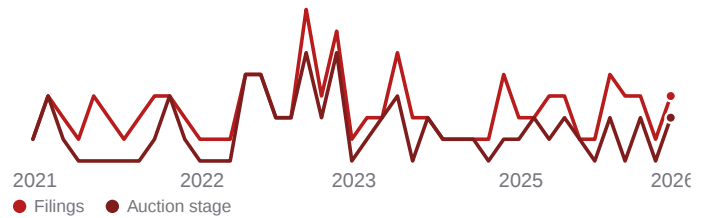
Median annualized return at resale

+5.4%



Preforeclosure filings

Filings 3 · Auction stage 2



HOUSING STOCK

Homes	7,133
Median value (AVM)	\$397K
Median size	1,456 ft²
Median bedrooms	3
Median year built	1977
Single family	99%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	72%
Underwater (LTV 125% or more)	1.3%
Owner occupied	67%
Company owned	14%
Median loan-to-value	24%
Typical ownership tenure	7.9 yrs

COMMUNITY

Population	20,574
Density	87 / mi²
Median household income	\$64K
Average household income	\$85K
Crime index (US avg 100)	121
Air pollution index (US avg 100)	94
Earthquake index (US avg 100)	90
Homes occupied	79%
Bachelor's or higher	21%
Poverty rate	12.9%
Unemployment	0.8%
Average temp	59°F
Annual precip	61 in
Sunshine	59%

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.