

# Upshur County, TX

County · TX · Texas

**SELLER'S MARKET**

**\$249K**

MEDIAN SALE PRICE

**142**

SALES (12 MO)

**\$320K**

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 77 / 100

Buyer's market

Balanced

Seller's market

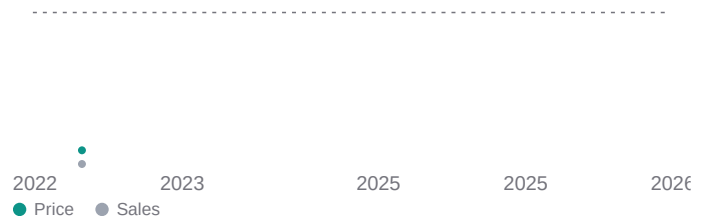
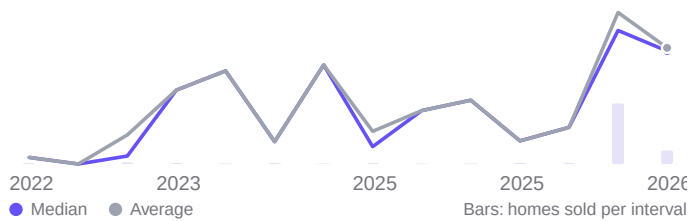
## MARKET TRENDS (5 YEARS)

Sale prices

Median \$215K · Average \$220K

Growth (year over year)

Price -60.6% · Sales -66.7%



Price per square foot

\$82/ft²

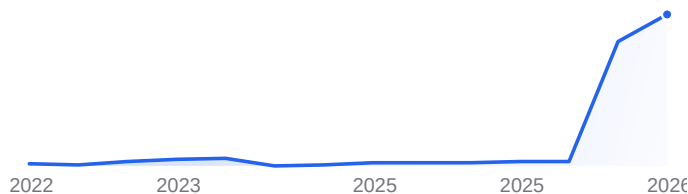
Sale premium vs estimated value

-1.7%



Annual turnover (share of homes sold)

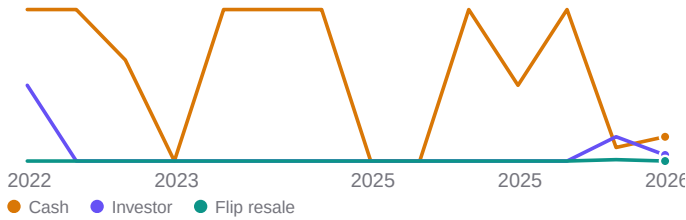
0.8%



## BUYERS & OUTCOMES

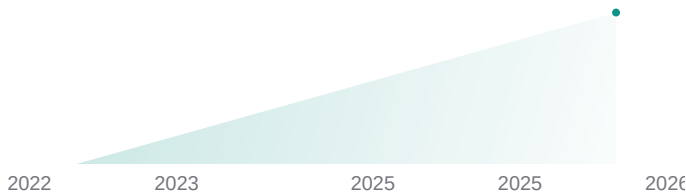
### Buyer mix

Cash 16% · Investor 4.0% · Flip resale 0%



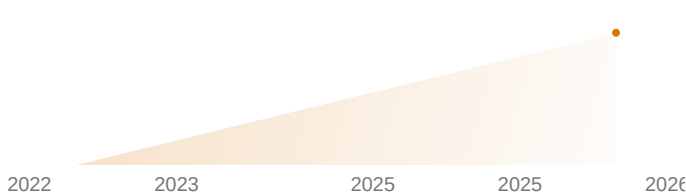
### Sellers who sold at a gain

100%

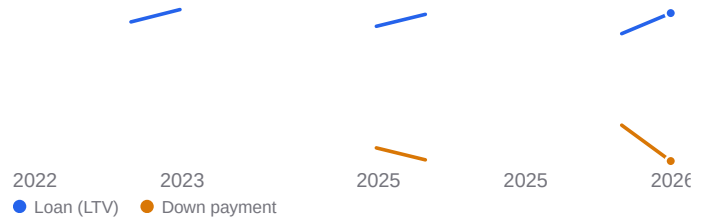


### Median annualized return at resale

+7.7%

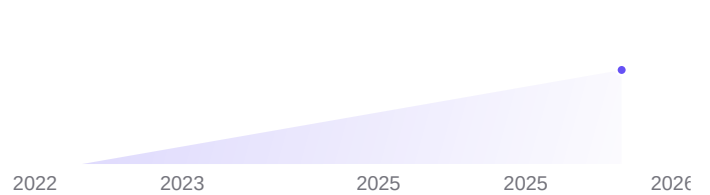


### Financing (share of purchase price) Loan (LTV) 99% · Down payment 1.0%



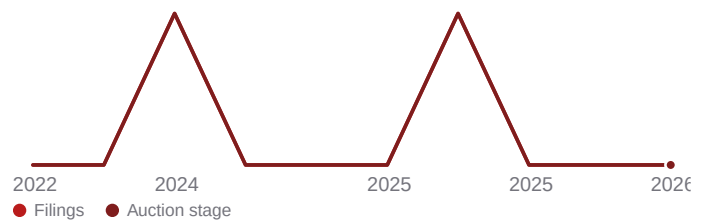
### Typical hold before selling

9.3 yrs



### Preforeclosure filings

Filings 1 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 17,957    |
| Median value (AVM) | \$320K    |
| Median size        | 2,684 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1995      |
| Single family      | 18%       |

## EQUITY & OWNERSHIP

|                               |         |
|-------------------------------|---------|
| Equity rich (LTV 50% or less) | 65%     |
| Underwater (LTV 125% or more) | 2.3%    |
| Owner occupied                | 80%     |
| Company owned                 | 8.7%    |
| Median loan-to-value          | 30%     |
| Typical ownership tenure      | 7.2 yrs |

## COMMUNITY

|                                  |          |
|----------------------------------|----------|
| Population                       | 44,480   |
| Density                          | 76 / mi² |
| Median household income          | \$60K    |
| Average household income         | \$81K    |
| Crime index (US avg 100)         | 107      |
| Air pollution index (US avg 100) | 106      |
| Earthquake index (US avg 100)    | 34       |
| Homes occupied                   | 91%      |
| Bachelor's or higher             | 11%      |
| Poverty rate                     | 11.1%    |
| Unemployment                     | 1.3%     |
| Average temp                     | 65°F     |
| Annual precip                    | 47 in    |
| Sunshine                         | 62%      |

Market metrics are derived from recorded arms-length deeds through July 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.