

Charlottesville 22901

ZIP code · VA · Virginia · Albemarle County · Charlottesville

BUYER'S MARKET

\$493K

MEDIAN SALE PRICE

+2.8%

1-YR CHANGE

516

SALES (12 MO)

\$510K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 39 / 100



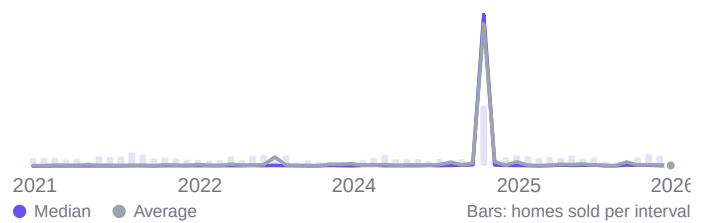
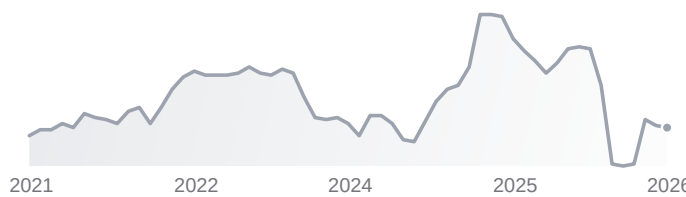
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

39 / 100

Sale prices

Median \$460K · Average \$508K

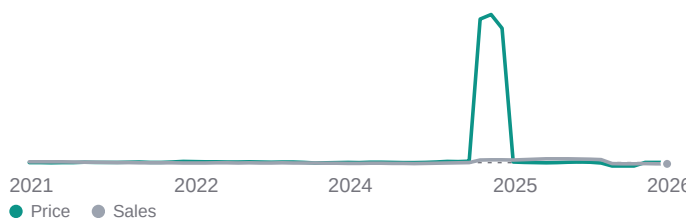


Growth (year over year)

Price +2.8% · Sales -36.8%

Price per square foot

\$242/ft²

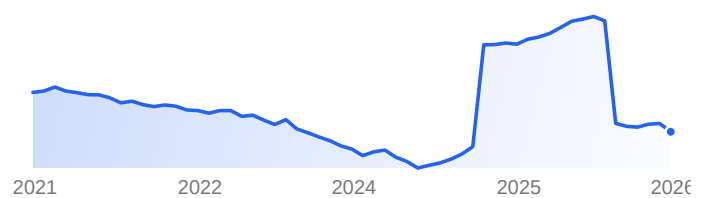
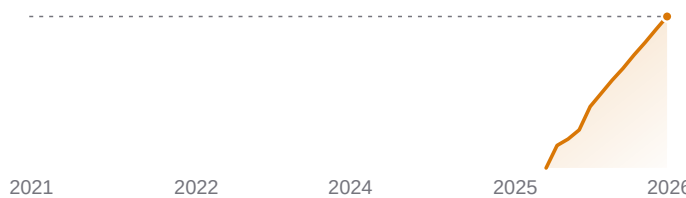


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

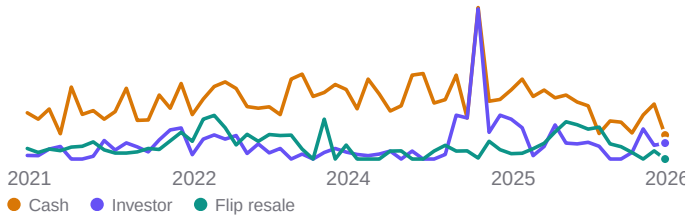
4.3%



BUYERS & OUTCOMES

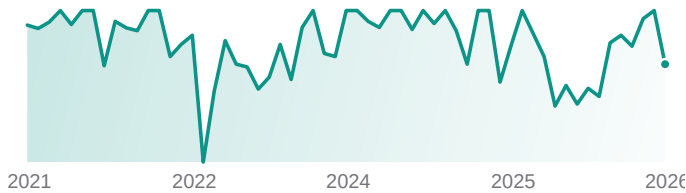
Buyer mix

Cash 15% · Investor 10% · Flip resale 0%



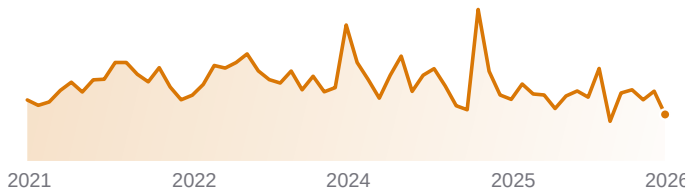
Sellers who sold at a gain

83%

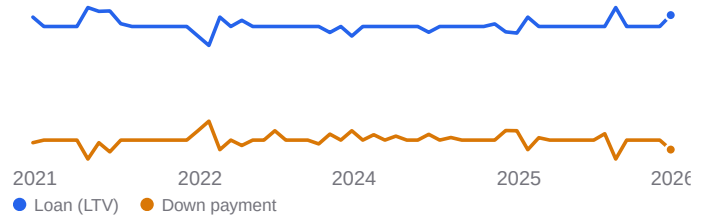


Median annualized return at resale

+3.8%

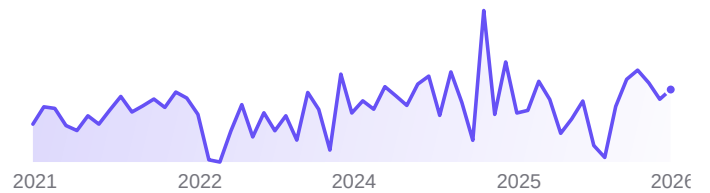


Financing (share of purchase price) Loan (LTV) 86% · Down payment 15%



Typical hold before selling

6.5 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	12,129
Median value (AVM)	\$510K
Median size	1,672 ft²
Median bedrooms	3
Median year built	1981
Single family	86%
Condos	12%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	62%
Underwater (LTV 125% or more)	0.9%
Owner occupied	72%
Company owned	22%
Median loan-to-value	41%

Typical ownership tenure

12.5 yrs

COMMUNITY

Population	37,431
Density	703 / mi²
Median household income	\$101K
Average household income	\$131K
Crime index (US avg 100)	98
Air pollution index (US avg 100)	92
Earthquake index (US avg 100)	76
Homes occupied	95%
Bachelor's or higher	28%
Poverty rate	7.8%
Unemployment	0.7%
Average temp	56°F
Annual precip	47 in
Sunshine	63%

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.