

Troy 27371

ZIP code · NC · North Carolina > Montgomery County > Troy

BUYER'S MARKET

\$147K

MEDIAN SALE PRICE

-32.8%

1-YR CHANGE

91

SALES (12 MO)

\$163K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 25 / 100



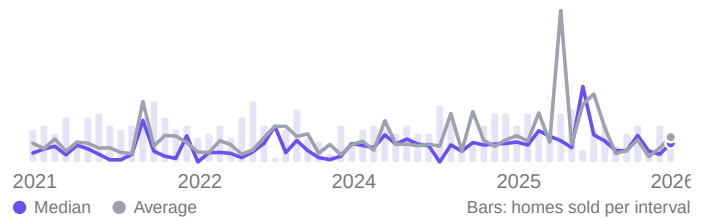
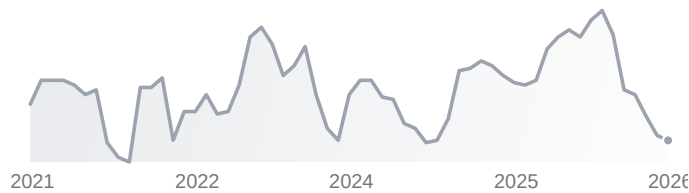
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

25 / 100

Sale prices

Median \$191K · Average \$234K

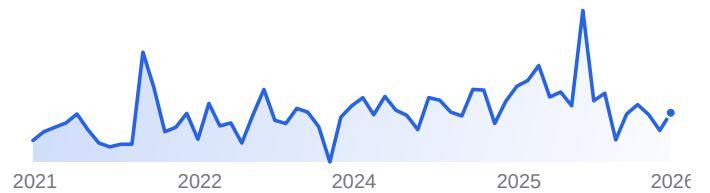
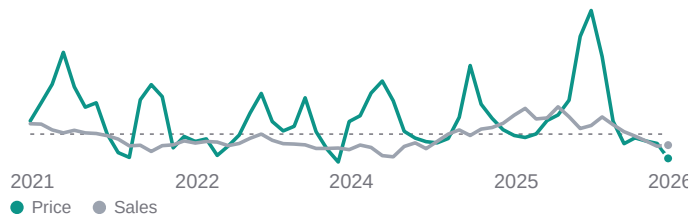


Growth (year over year)

Price -32.8% · Sales -15.0%

Price per square foot

\$110/ft²

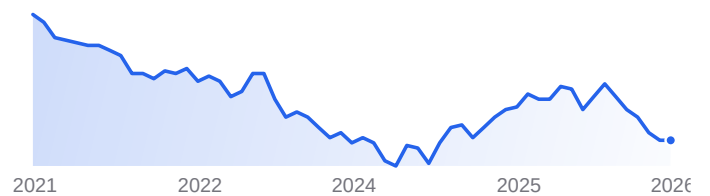
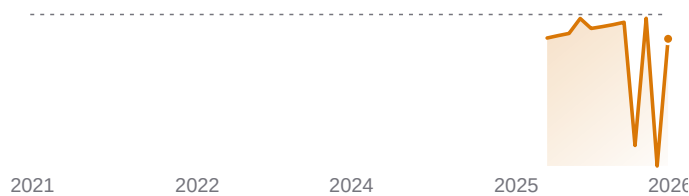


Sale premium vs estimated value

-6.7%

Annual turnover (share of homes sold)

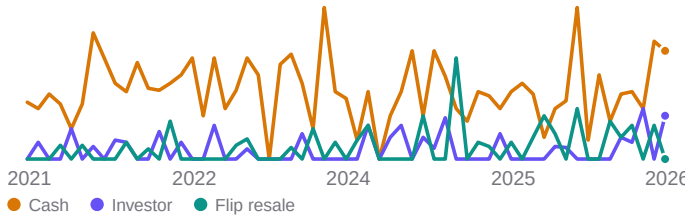
2.6%



BUYERS & OUTCOMES

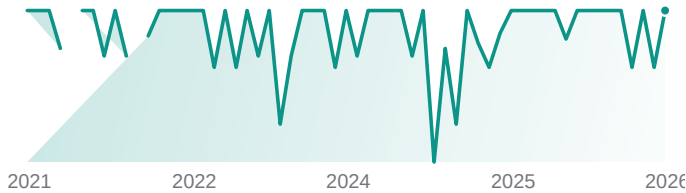
Buyer mix

Cash 71% · Investor 29% · Flip resale 0%



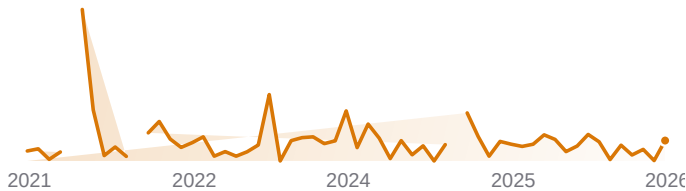
Sellers who sold at a gain

100%

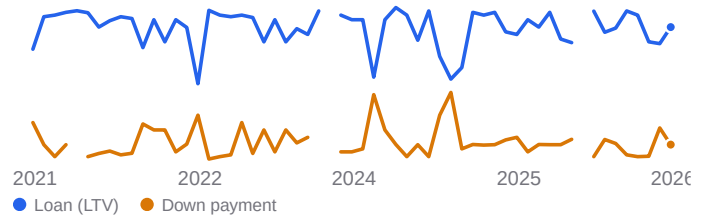


Median annualized return at resale

+9.9%

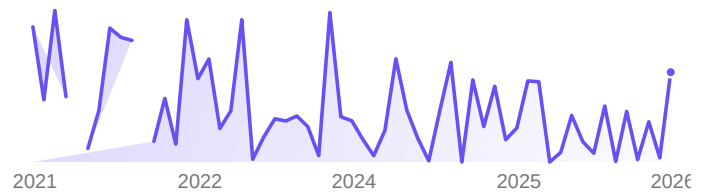


Financing (share of purchase price) Loan (LTV) 90% · Down payment 10%



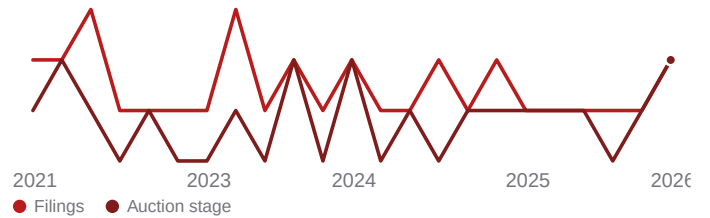
Typical hold before selling

8.3 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	3,443
Median value (AVM)	\$163K
Median size	1,440 ft²
Median bedrooms	3
Median year built	1974
Single family	81%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	67%
Underwater (LTV 125% or more)	3.4%
Owner occupied	53%
Company owned	52%
Median loan-to-value	20%
Typical ownership tenure	24.3 yrs

COMMUNITY

Population	7,885
Density	50 / mi²
Median household income	\$58K
Average household income	\$77K
Crime index (US avg 100)	121
Air pollution index (US avg 100)	89
Earthquake index (US avg 100)	63
Homes occupied	85%
Bachelor's or higher	18%
Poverty rate	12.6%
Unemployment	0.9%
Average temp	61°F
Annual precip	48 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.