

# Belmont 28012

ZIP code · NC · North Carolina > Gaston County > Belmont

BALANCED MARKET

**\$530K**

MEDIAN SALE PRICE

**+19.1%**

1-YR CHANGE

**490**

SALES (12 MO)

**\$420K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 53 / 100



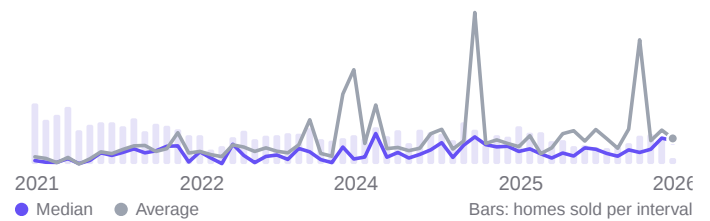
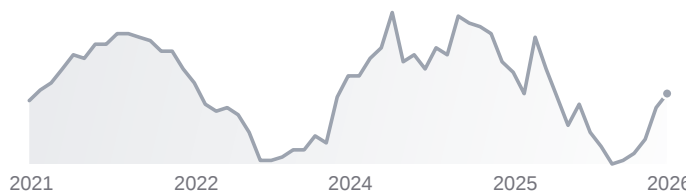
## MARKET TRENDS (5 YEARS)

Market temperature (0-100)

53 / 100

Sale prices

Median \$550K · Average \$572K

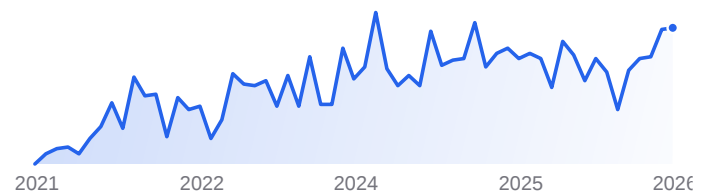
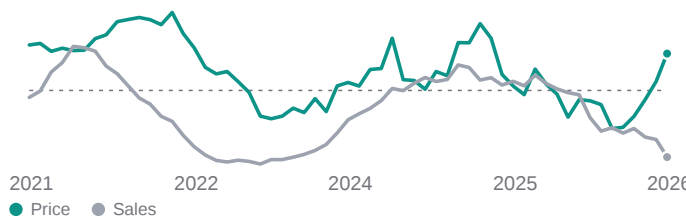


Growth (year over year)

Price +19.1% · Sales -34.6%

Price per square foot

\$257/ft²

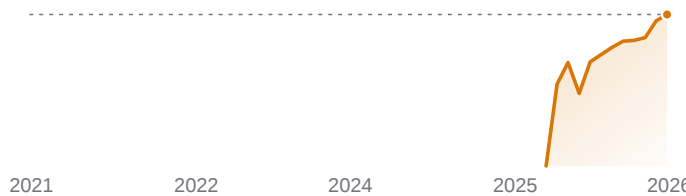


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

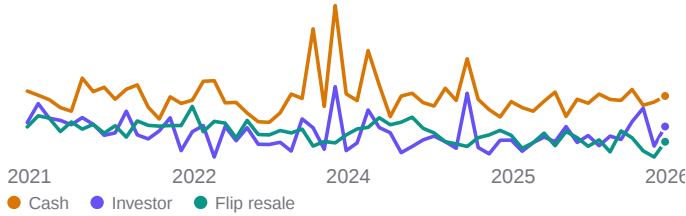
4.5%



## BUYERS & OUTCOMES

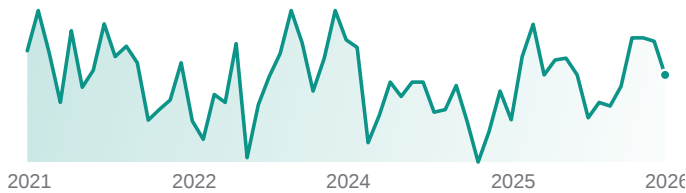
### Buyer mix

Cash 33% · Investor 17% · Flip resale 8.3%



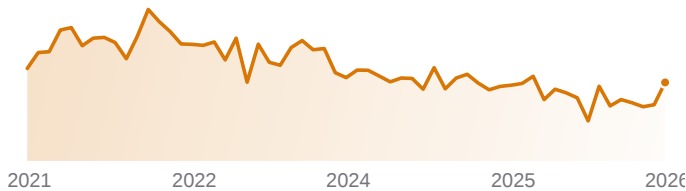
### Sellers who sold at a gain

90%

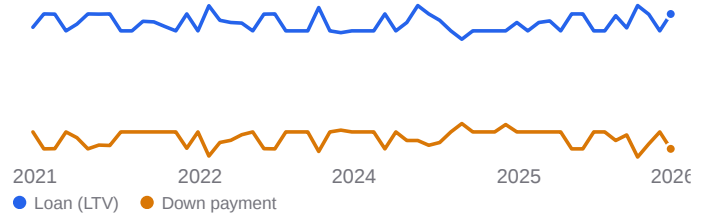


### Median annualized return at resale

+8.3%

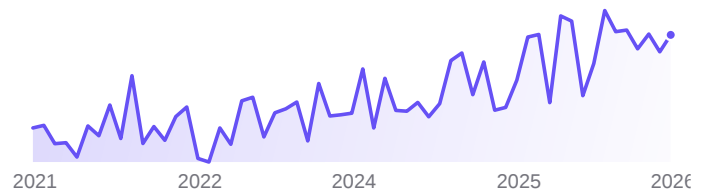


### Financing (share of purchase price) Loan (LTV) 90% · Down payment 10%



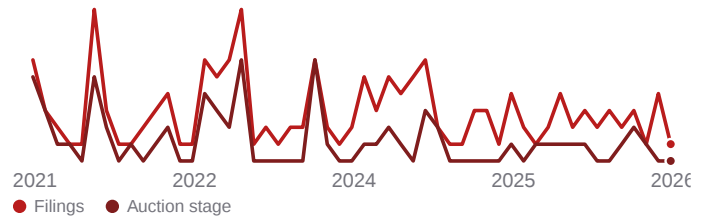
### Typical hold before selling

5.3 yrs



### Preforeclosure filings

Filings 1 · Auction stage 0



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 10,845    |
| Median value (AVM) | \$420K    |
| Median size        | 1,792 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1997      |
| Single family      | 86%       |
| Condos             | 1.0%      |

## EQUITY & OWNERSHIP

|                               |      |
|-------------------------------|------|
| Equity rich (LTV 50% or less) | 55%  |
| Underwater (LTV 125% or more) | 1.9% |
| Owner occupied                | 77%  |
| Company owned                 | 13%  |
| Median loan-to-value          | 46%  |

Typical ownership tenure

**7.3 yrs**

## COMMUNITY

|                                  |                             |
|----------------------------------|-----------------------------|
| Population                       | <b>28,280</b>               |
| Density                          | <b>906 / mi<sup>2</sup></b> |
| Median household income          | <b>\$90K</b>                |
| Average household income         | <b>\$121K</b>               |
| Crime index (US avg 100)         | <b>88</b>                   |
| Air pollution index (US avg 100) | <b>90</b>                   |
| Earthquake index (US avg 100)    | <b>75</b>                   |
| Homes occupied                   | <b>93%</b>                  |
| Bachelor's or higher             | <b>33%</b>                  |
| Poverty rate                     | <b>7.8%</b>                 |
| Unemployment                     | <b>1.2%</b>                 |
| Average temp                     | <b>60°F</b>                 |
| Annual precip                    | <b>46 in</b>                |
| Sunshine                         | <b>63%</b>                  |

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.