

Shelby 28150

ZIP code · NC · North Carolina > Cleveland County > Shelby

BALANCED MARKET

\$237K

MEDIAN SALE PRICE

+3.8%

1-YR CHANGE

413

SALES (12 MO)

\$213K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 49 / 100



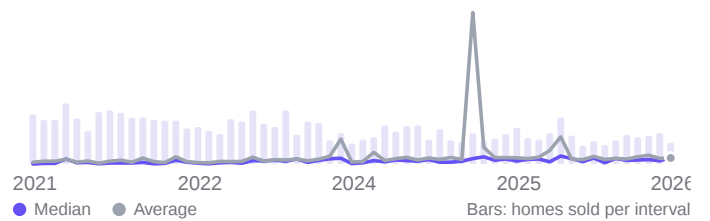
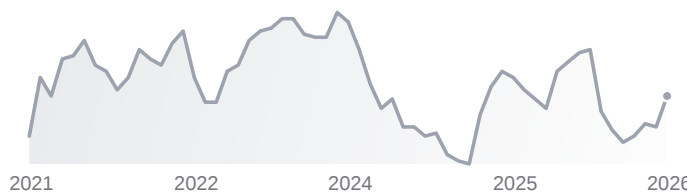
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

49 / 100

Sale prices

Median \$274K · Average \$264K

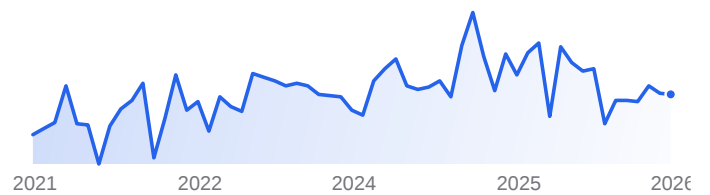
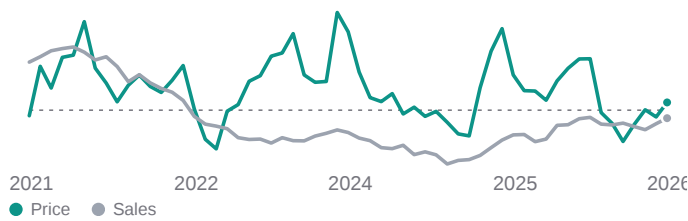


Growth (year over year)

Price +3.8% · Sales -4.0%

Price per square foot

\$141/ft²

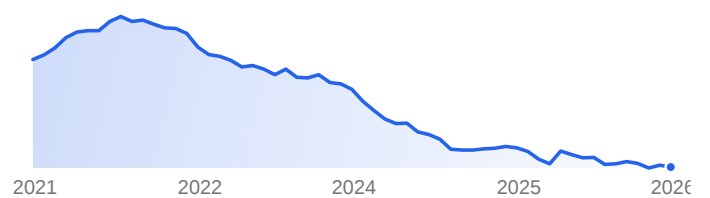
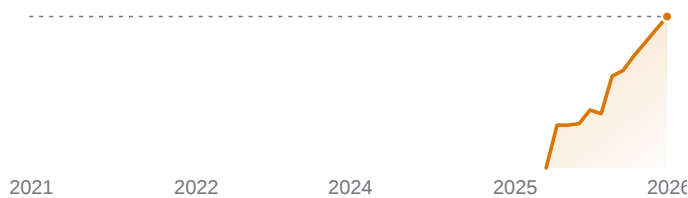


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

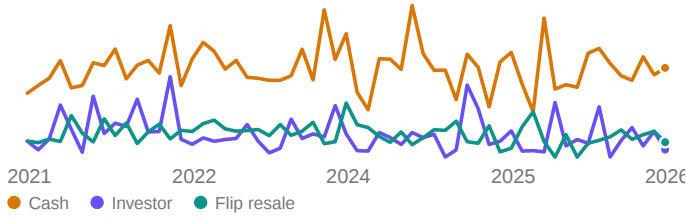
3.6%



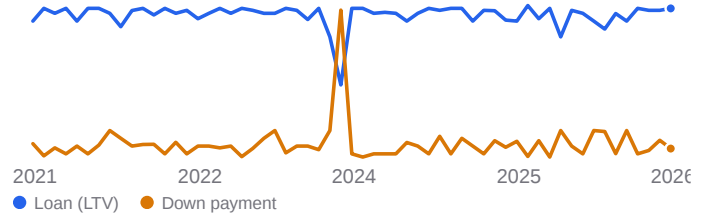
BUYERS & OUTCOMES

Buyer mix

Cash 44% · Investor 3.7% · Flip resale 7.4%

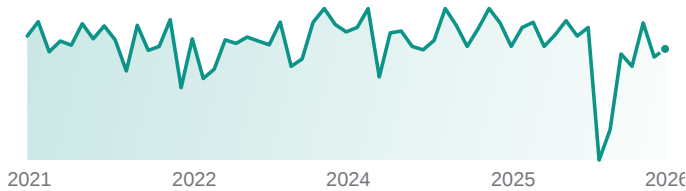


Financing (share of purchase price) Loan (LTV) 98% · Down payment 8.4%



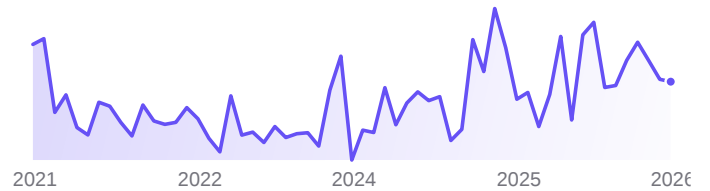
Sellers who sold at a gain

87%



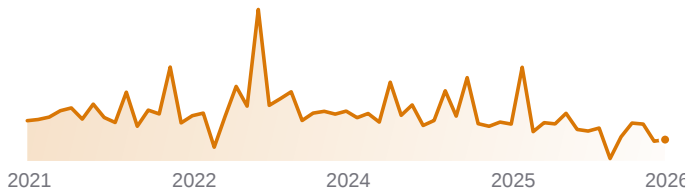
Typical hold before selling

3.8 yrs



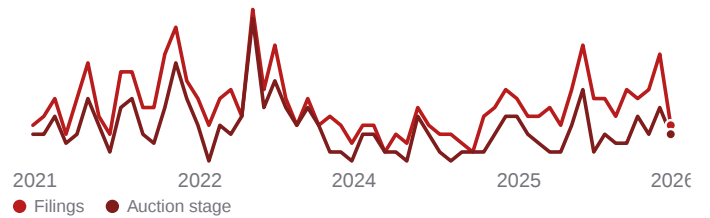
Median annualized return at resale

+5.1%



Preforeclosure filings

Filings 4 · Auction stage 3



HOUSING STOCK

Homes	11,325
Median value (AVM)	\$213K
Median size	1,472 ft²
Median bedrooms	3
Median year built	1972
Single family	96%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	68%
Underwater (LTV 125% or more)	2.9%
Owner occupied	68%
Company owned	12%
Median loan-to-value	26%
Typical ownership tenure	8.4 yrs

COMMUNITY

Population	28,492
Density	261 / mi²
Median household income	\$54K
Average household income	\$72K
Crime index (US avg 100)	123
Air pollution index (US avg 100)	87
Earthquake index (US avg 100)	78
Homes occupied	90%
Bachelor's or higher	15%
Poverty rate	16.9%
Unemployment	1.1%
Average temp	59°F
Annual precip	50 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.