

Shelby 28152

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

BUYER'S MARKET

\$220K

MEDIAN SALE PRICE

-16.0%

1-YR CHANGE

311

SALES (12 MO)

\$218K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 30 / 100



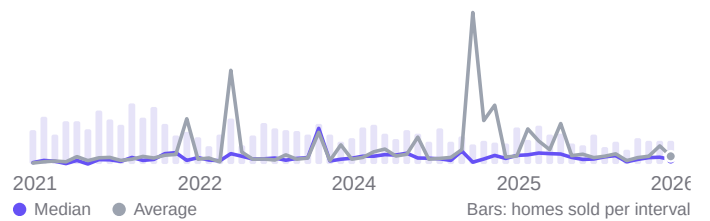
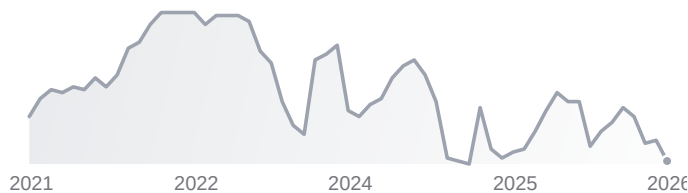
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

30 / 100

Sale prices

Median \$204K · Average \$240K

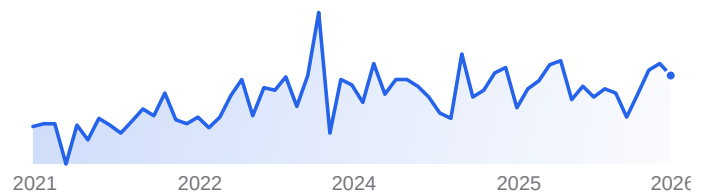
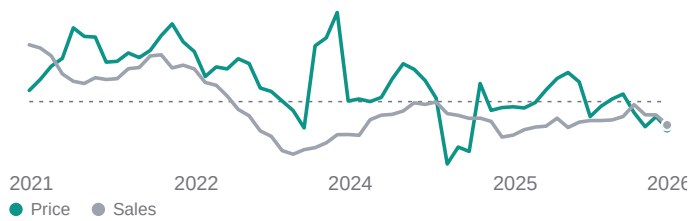


Growth (year over year)

Price -16.0% · Sales -13.9%

Price per square foot

\$167/ft²

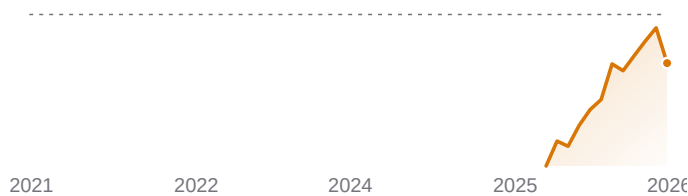


Sale premium vs estimated value

-1.4%

Annual turnover (share of homes sold)

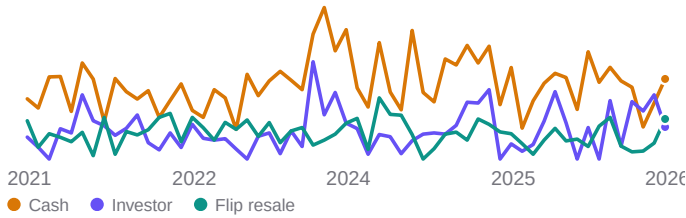
3.5%



BUYERS & OUTCOMES

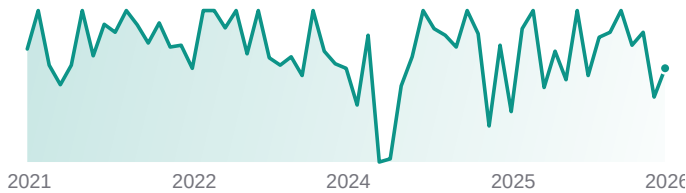
Buyer mix

Cash 38% · Investor 15% · Flip resale 19%



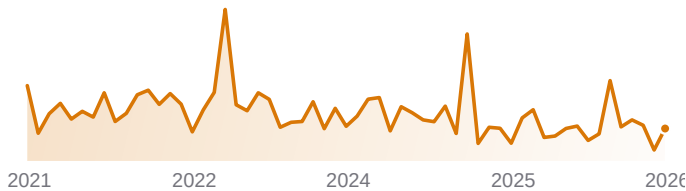
Sellers who sold at a gain

83%



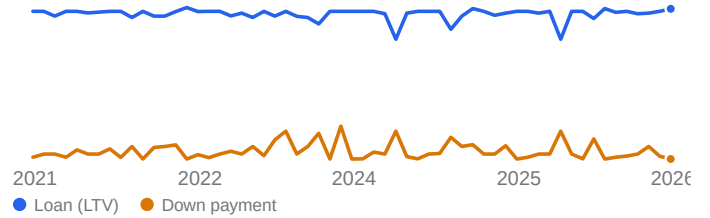
Median annualized return at resale

+6.8%



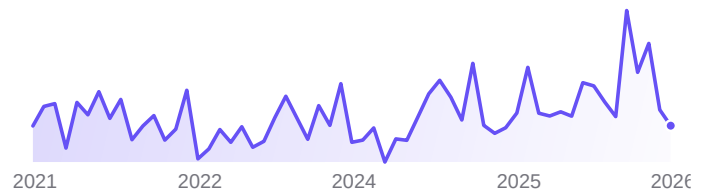
Financing (share of purchase price)

Loan (LTV) 100% · Down payment 1.8%



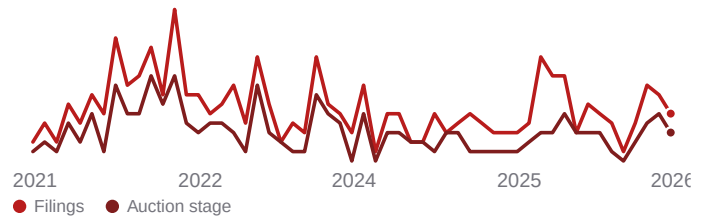
Typical hold before selling

2.5 yrs



Preforeclosure filings

Filings 5 · Auction stage 3



HOUSING STOCK

Homes	8,816
Median value (AVM)	\$218K
Median size	1,477 ft²
Median year built	1978
Single family	98%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	62%
Underwater (LTV 125% or more)	2.8%
Owner occupied	76%
Company owned	9.5%
Median loan-to-value	37%
Typical ownership tenure	8.8 yrs

COMMUNITY

Population	26,442
Density	328 / mi²
Median household income	\$54K
Average household income	\$74K
Crime index (US avg 100)	103
Air pollution index (US avg 100)	91
Earthquake index (US avg 100)	82
Homes occupied	92%
Bachelor's or higher	14%
Poverty rate	16.5%
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.