Flat Rock 28731

ZIP code · NC · North Carolina › Henderson County › Flat Rock

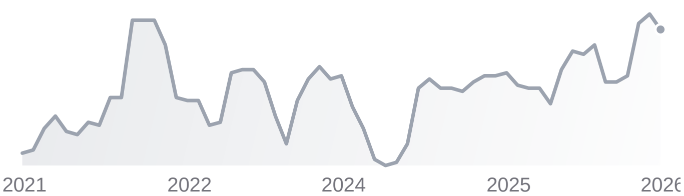
SELLER'S MARKET

$453K	+12.6%	181	$502K
MEDIAN SALE PRICE	1-YR CHANGE	SALES (12 MO)	MEDIAN VALUE (AVM)

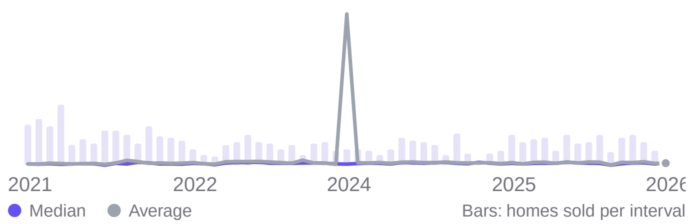
Market temperature Seller's market · 71 / 100

MARKET TRENDS (5 YEARS)

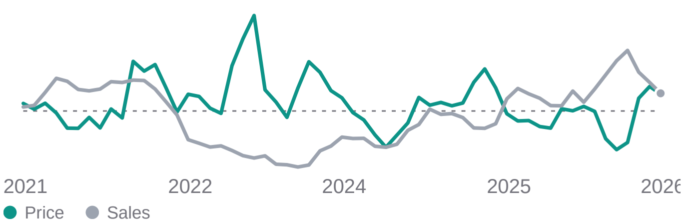
Market temperature (0–100) 71 / 100



Sale prices Median $514K · Average $453K



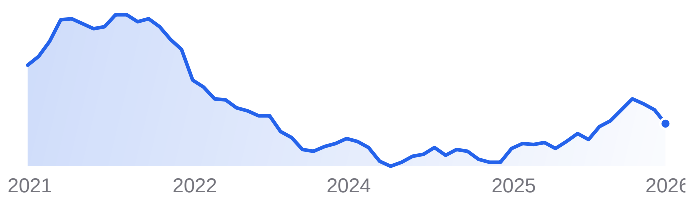
Growth (year over year) Price +12.6% · Sales +13.1%



Price per square foot $476/ft²

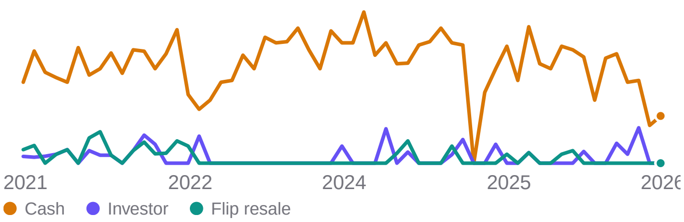
Sale premium vs estimated value +52.6%

Annual turnover (share of homes sold) 4.2%

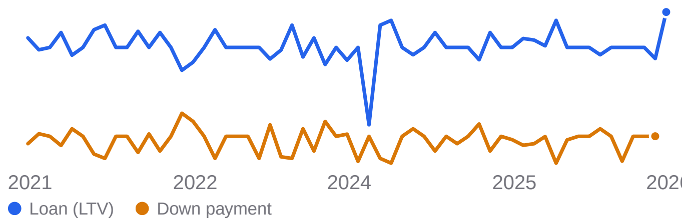


BUYERS & OUTCOMES

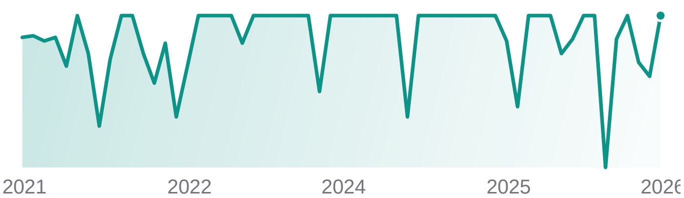
Buyer mix — Cash 25% · Investor 0% · Flip resale 0%



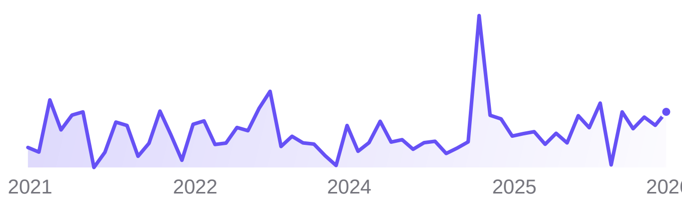
Financing (share of purchase price) — Loan (LTV) 104% · Down payment 20%



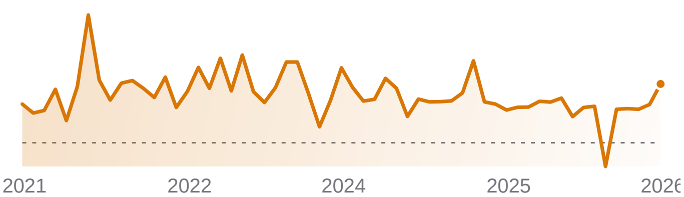
Sellers who sold at a gain — 100%



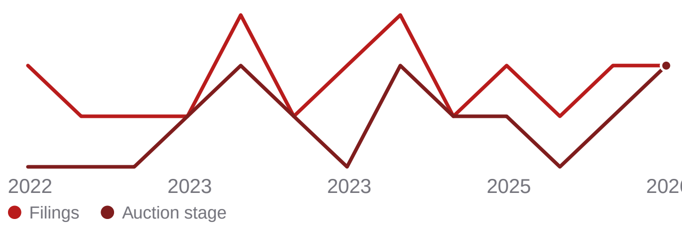
Typical hold before selling — 7.5 yrs



Median annualized return at resale — +10.8%



Preforeclosure filings — Filings 2 · Auction stage 2



HOUSING STOCK

Homes	**4,347**
Median value (AVM)	**$502K**
Median size	**1,852 ft²**
Median bedrooms	**3**
Median year built	**1995**
Single family	**68%**
Condos	**6.9%**

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	**78%**
Underwater (LTV 125% or more)	**1.2%**
Owner occupied	**61%**
Company owned	**19%**
Median loan-to-value	**11%**

Typical ownership tenure	15.9 yrs

COMMUNITY

Population	11,192
Density	401 / mi²
Median household income	$64K
Average household income	$78K
Crime index (US avg 100)	108
Air pollution index (US avg 100)	97
Earthquake index (US avg 100)	94
Homes occupied	88%
Bachelor's or higher	19%
Poverty rate	15.0%
Unemployment	0.9%
Average temp	56°F
Annual precip	62 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.