

Swannanoa 28778

ZIP code · NC · North Carolina > Buncombe County > Swannanoa

BALANCED MARKET

\$376K

MEDIAN SALE PRICE

-4.5%

1-YR CHANGE

152

SALES (12 MO)

\$380K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 56 / 100



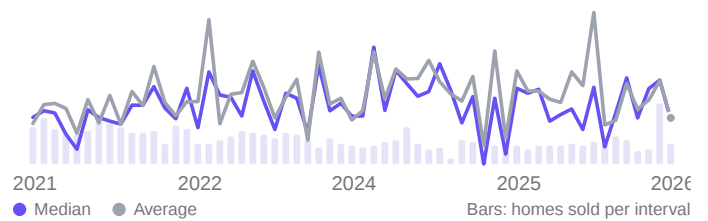
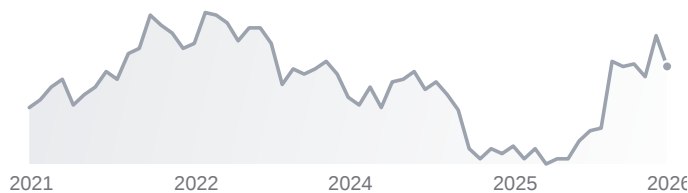
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

56 / 100

Sale prices

Median \$305K · Average \$310K

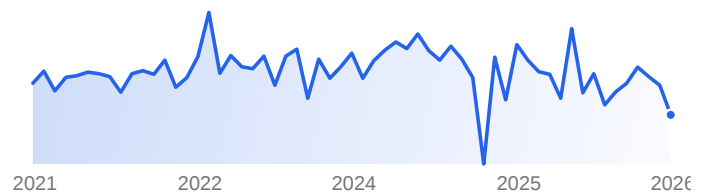
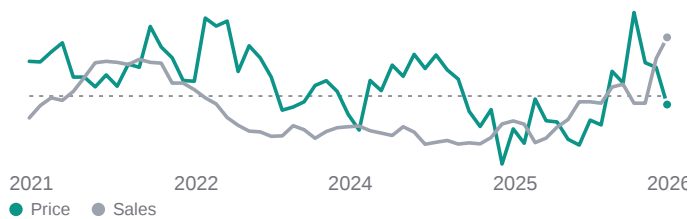


Growth (year over year)

Price -4.5% · Sales +31.0%

Price per square foot

\$162/ft²

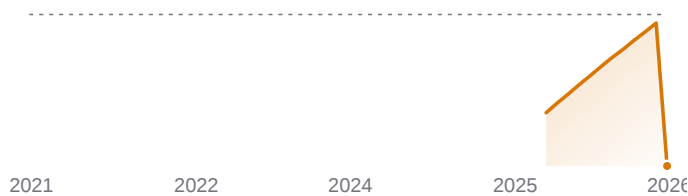


Sale premium vs estimated value

-4.0%

Annual turnover (share of homes sold)

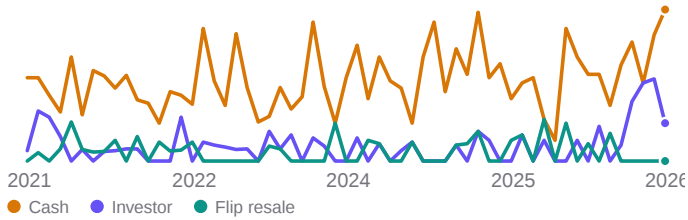
3.8%



BUYERS & OUTCOMES

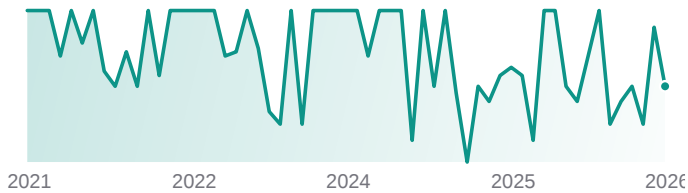
Buyer mix

Cash 73% · Investor 18% · Flip resale 0%



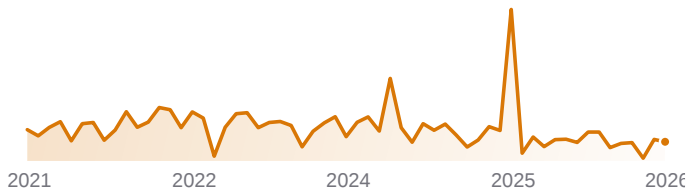
Sellers who sold at a gain

83%

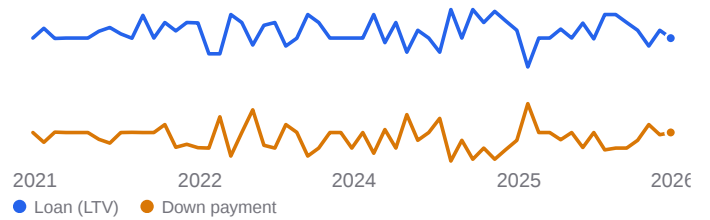


Median annualized return at resale

+4.8%

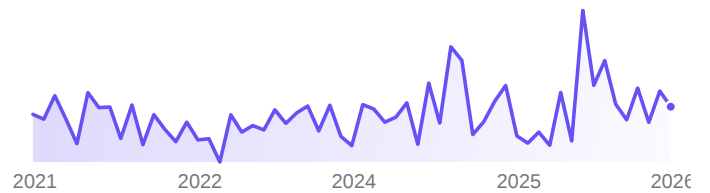


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



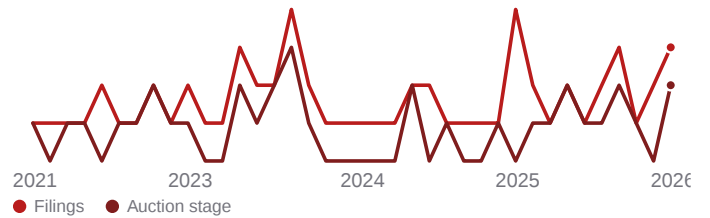
Typical hold before selling

5.5 yrs



Preforeclosure filings

Filings 3 · Auction stage 2



HOUSING STOCK

Homes	3,956
Median value (AVM)	\$380K
Median size	1,344 ft²
Median bedrooms	3
Median year built	1985
Single family	70%
Condos	0.5%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	62%
Underwater (LTV 125% or more)	1.7%
Owner occupied	69%
Company owned	12%
Median loan-to-value	40%

Typical ownership tenure

10.6 yrs

COMMUNITY

Population	10,788
Density	309 / mi²
Median household income	\$68K
Average household income	\$81K
Crime index (US avg 100)	124
Air pollution index (US avg 100)	92
Earthquake index (US avg 100)	105
Homes occupied	88%
Bachelor's or higher	23%
Poverty rate	11.4%
Unemployment	1.1%
Average temp	52°F
Annual precip	47 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.