Phil Campbell 35581

ZIP code · AL · Alabama › Franklin County › Phil Campbell

BUYER'S MARKET

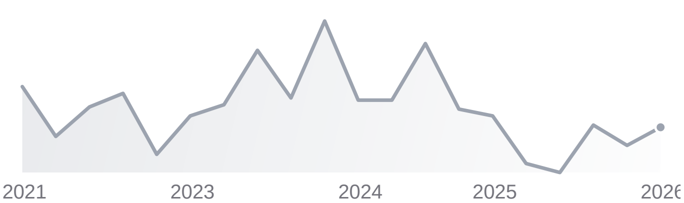
$131K	**+5.1%**	**27**	**$133K**
MEDIAN SALE PRICE	1-YR CHANGE	SALES (12 MO)	MEDIAN VALUE (AVM)

Market temperature Buyer's market · 29 / 100

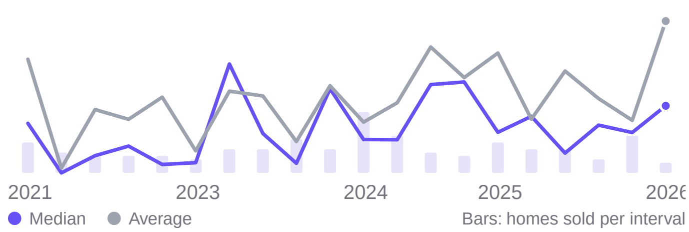
Buyer's market Balanced Seller's market

MARKET TRENDS (5 YEARS)

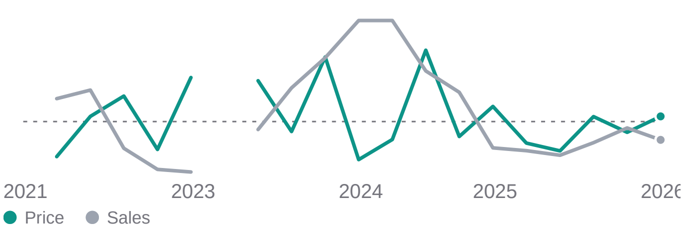
Market temperature (0–100) 29 / 100



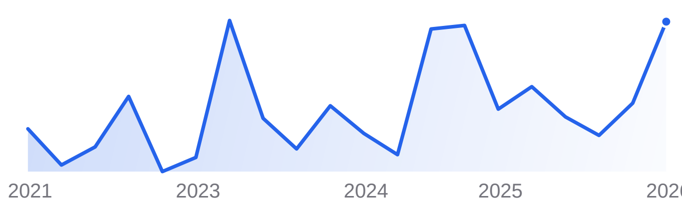
Sale prices Median $145K · Average $242K



Growth (year over year) Price +5.1% · Sales -18.2%

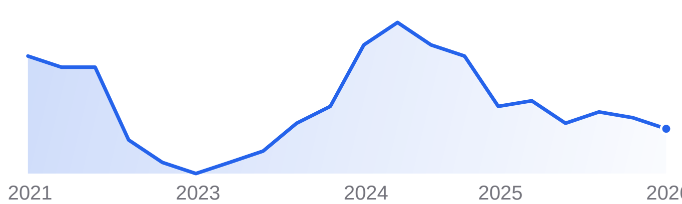


Price per square foot $122/ft²



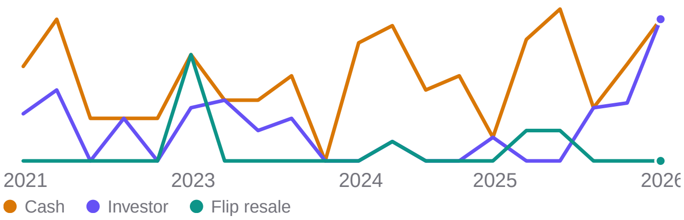
Sale premium vs estimated value +0.0%

Annual turnover (share of homes sold) 1.5%

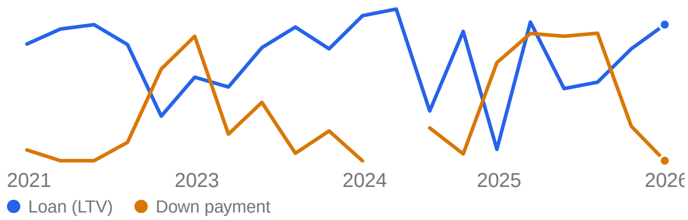


BUYERS & OUTCOMES

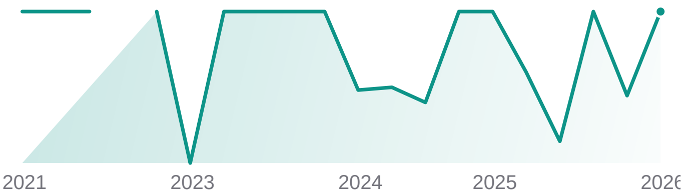
Buyer mix — Cash 67% · Investor 67% · Flip resale 0%



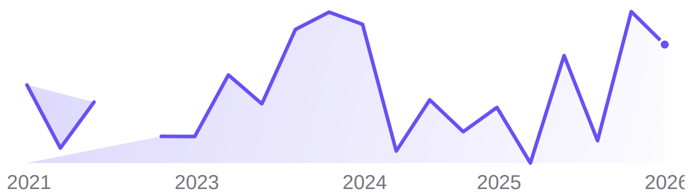
Financing (share of purchase price) — Loan (LTV) 98% · Down payment 1.8%



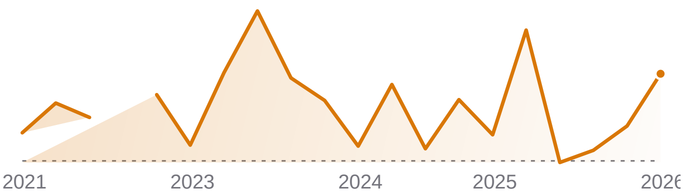
Sellers who sold at a gain — 100%



Typical hold before selling — 6.1 yrs



Median annualized return at resale — +11.4%



Preforeclosure filings — Filings 1 · Auction stage 1

HOUSING STOCK

Homes	**1,837**
Median value (AVM)	**$133K**
Median size	**1,440 ft²**
Median year built	**1980**
Single family	**79%**

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	**82%**
Underwater (LTV 125% or more)	**1.8%**
Owner occupied	**76%**
Company owned	**6.4%**
Median loan-to-value	**0%**
Typical ownership tenure	**7.9 yrs**

COMMUNITY

Population	**6,070**
Density	**48 / mi²**
Median household income	**$54K**
Average household income	**$66K**
Crime index (US avg 100)	**108**
Air pollution index (US avg 100)	**98**
Earthquake index (US avg 100)	**53**
Homes occupied	**88%**
Bachelor's or higher	**9%**
Poverty rate	**13.3%**
Unemployment	**0.8%**
Average temp	**60°F**
Annual precip	**61 in**
Sunshine	**58%**

Market metrics are derived from recorded arms-length deeds through July 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.