

Spruce Pine 35585

ZIP code · AL · Alabama > Franklin County > Spruce Pine

SELLER'S MARKET

\$504K

MEDIAN SALE PRICE

8

SALES (12 MO)

\$132K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 63 / 100



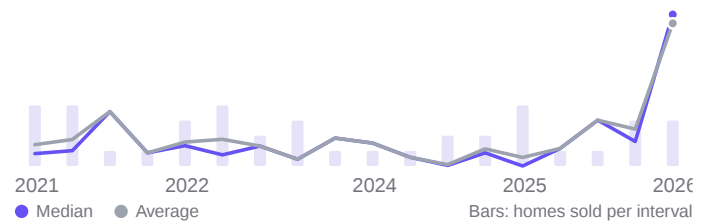
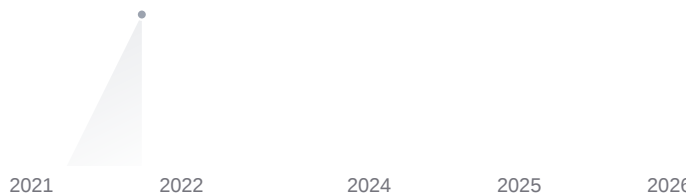
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

63 / 100

Sale prices

Median \$1.1M · Average \$990K

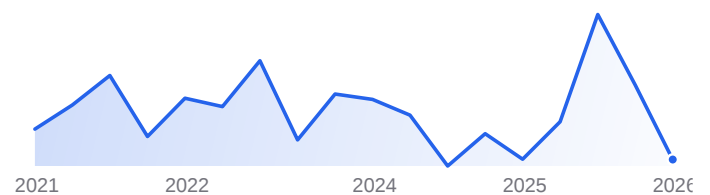
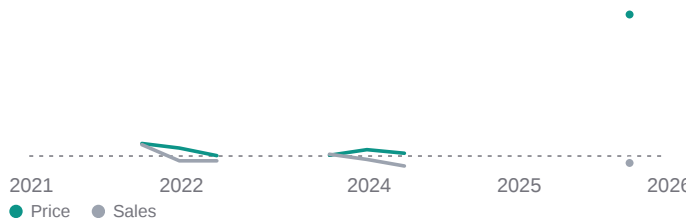


Growth (year over year)

Price +895.7% · Sales -44.4%

Price per square foot

\$26/ft²

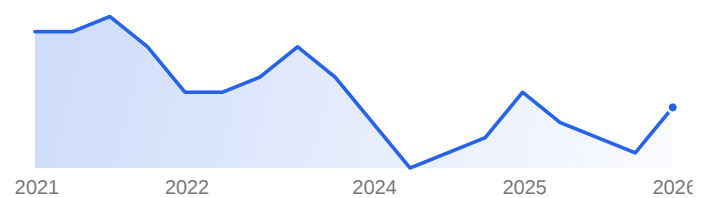


Sale premium vs estimated value

+403.5%

Annual turnover (share of homes sold)

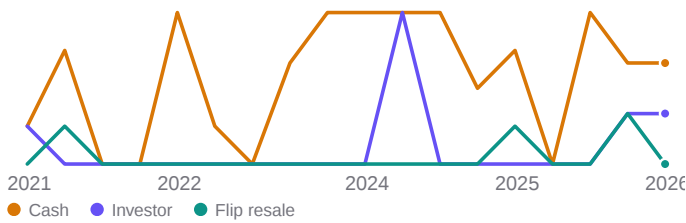
1.5%



BUYERS & OUTCOMES

Buyer mix

Cash 67% · Investor 33% · Flip resale 0%

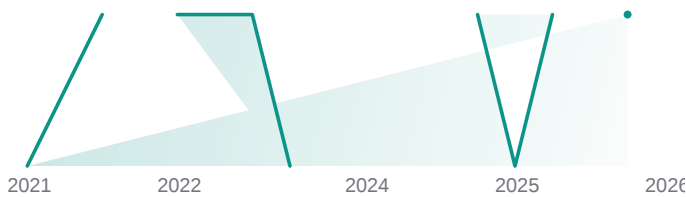


Financing (share of purchase price) Loan (LTV) 81% · Down payment 19%



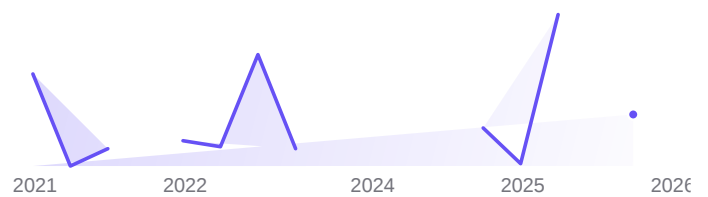
Sellers who sold at a gain

100%



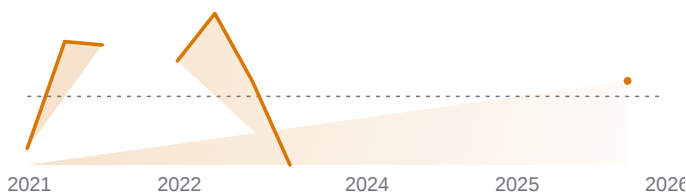
Typical hold before selling

4.4 yrs



Median annualized return at resale

+7.3%



HOUSING STOCK

Homes	547
Median value (AVM)	\$132K
Median size	1,472 ft²
Median year built	1980
Single family	86%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	88%
Underwater (LTV 125% or more)	2.0%
Owner occupied	74%
Company owned	6.0%
Median loan-to-value	0%
Typical ownership tenure	6.7 yrs

COMMUNITY

Population	1,125
Density	28 / mi ²
Median household income	\$57K
Average household income	\$81K
Crime index (US avg 100)	71
Air pollution index (US avg 100)	98
Earthquake index (US avg 100)	60
Homes occupied	91%
Bachelor's or higher	17%
Poverty rate	9.7%
Unemployment	0.9%
Average temp	60°F
Annual precip	60 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.