

Owens Cross Roads 35763

ZIP code · AL · Alabama > Madison County > Owens Cross Roads

BALANCED MARKET

\$435K

MEDIAN SALE PRICE

-6.1%

1-YR CHANGE

496

SALES (12 MO)

\$432K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 42 / 100



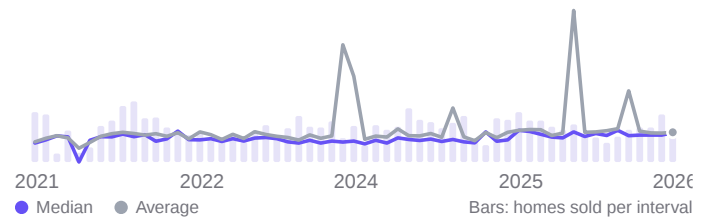
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

42 / 100

Sale prices

Median \$455K · Average \$460K

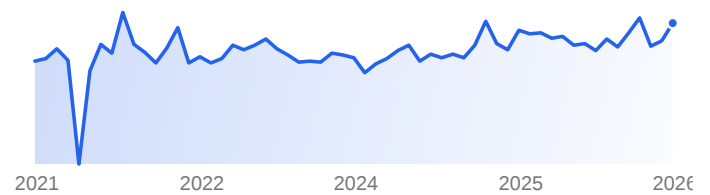
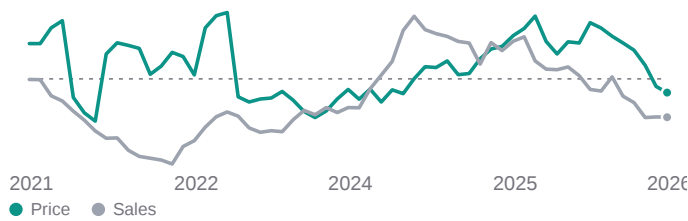


Growth (year over year)

Price -6.1% · Sales -17.2%

Price per square foot

\$223/ft²

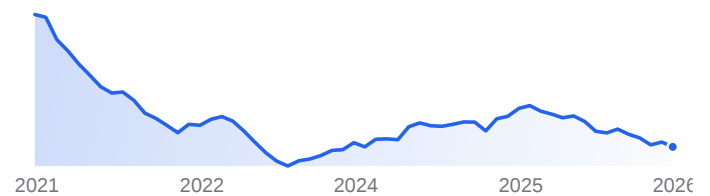


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

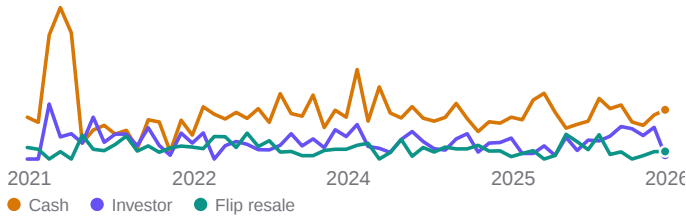
5.4%



BUYERS & OUTCOMES

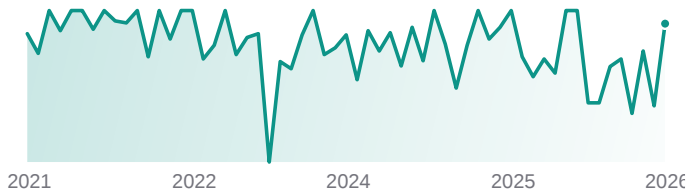
Buyer mix

Cash 33% · Investor 2.5% · Flip resale 5.0%



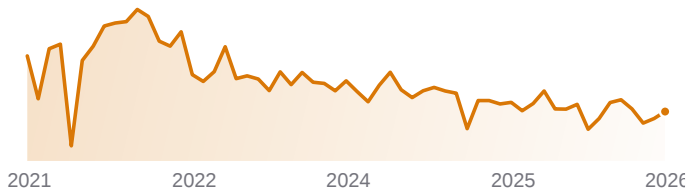
Sellers who sold at a gain

97%

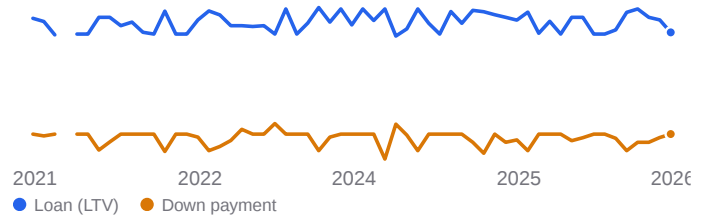


Median annualized return at resale

+5.4%

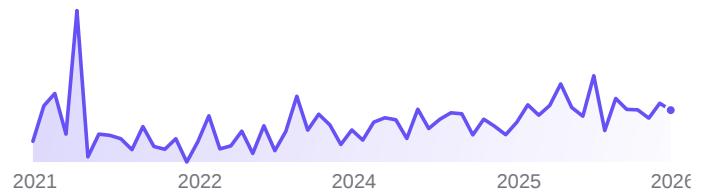


Financing (share of purchase price) Loan (LTV) 81% · Down payment 20%



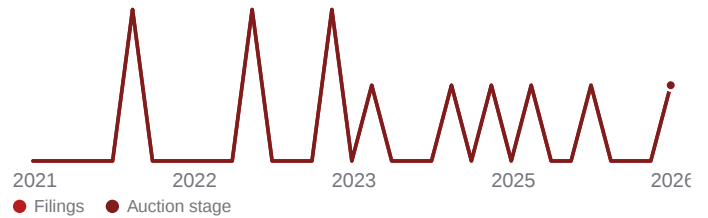
Typical hold before selling

5.6 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	9,245
Median value (AVM)	\$432K
Median size	2,060 ft²
Median year built	2007
Single family	98%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	44%
Underwater (LTV 125% or more)	1.7%
Owner occupied	91%
Company owned	7.8%
Median loan-to-value	54%
Typical ownership tenure	6.9 yrs

COMMUNITY

Population	20,464
Density	504 / mi²
Median household income	\$129K
Average household income	\$147K
Crime index (US avg 100)	35
Air pollution index (US avg 100)	114
Earthquake index (US avg 100)	71
Homes occupied	96%
Bachelor's or higher	33%
Poverty rate	3.1%
Unemployment	0.9%
Average temp	60°F
Annual precip	57 in
Sunshine	58%

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.