

THE REAL ESTATE Spin



SOLD
in Warrior

WHAT I'M SEEING IN OUR LOCAL REAL ESTATE MARKET

In Shelby County, prices are still rising... but slowly. Recent data shows the median sale price is \$350K-\$355K, up roughly 1-2% year-over-year. This signals modest appreciation rather than the rapid growth we've seen since 2020. Homes are taking 76 days to sell on average, a sign that the market isn't moving at breakneck speed anymore.

Supply and activity are more balanced than overheated. Total inventory is higher than in extreme seller market years, and sales volume has edged down compared to last year. Buyers have a bit more runway for decision making than in a tight seller's market. Indicators like the rise of sale-to-list price ratios (close to 99% and days on market) suggest negotiations have room in them, not just full-price, lightning fast offers.

Neighborhood nuance matters a lot. Higher end areas like Indian Springs Village & Greystone sit comfortably above county medians, while more entry-to-mid price cities like Alabaster, Pelham, and Columbiana land closer to the \$290K-\$380K range.

What it feels like on the ground: Sellers still benefit from limited supply compared to overall demand, especially in well-located, move-in-ready homes.

Buyers aren't chasing every listing anymore. They have some leverage, room to inspect comps, and negotiation space. Inventory is not massive, but it's healthier than hyper-low supply markets, making timing and pricing strategy critical.



SOLD
in Alabaster



SOLD
in Hoover



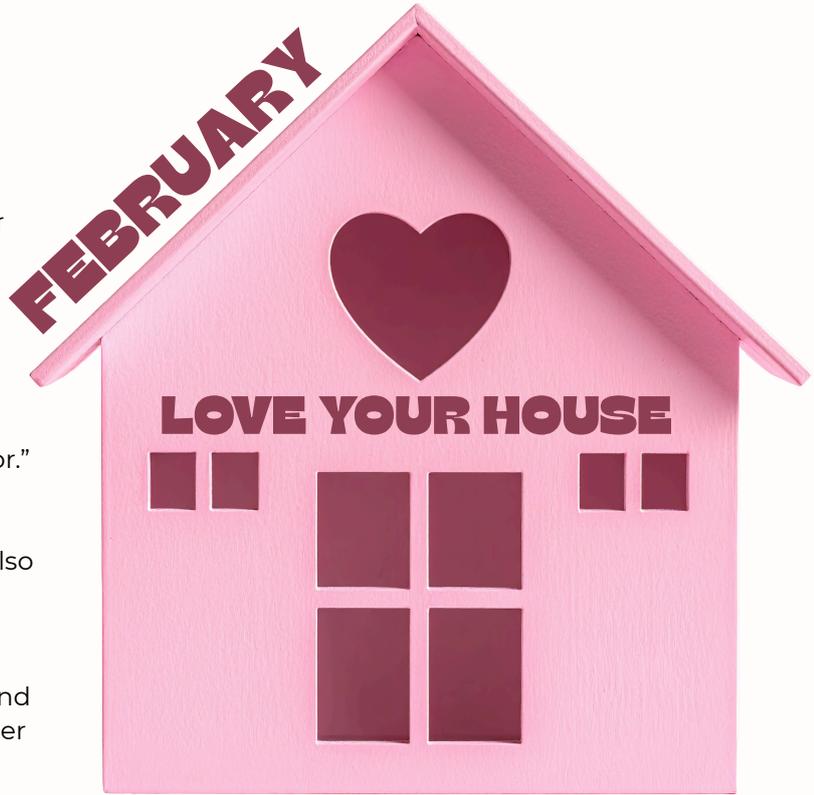
SOLD
in Gardendale

REAL ESTATE TIP OF THE MONTH

Today's buyers are cautious and well-informed. When a home inspection reveals multiple small issues like minor leaks, loose fixtures, or outdated safety features, it can create doubt about how well the home has been maintained overall. Even simple problems can make buyers worry about hidden, more expensive repairs.

By addressing these items in February, sellers send a strong message to buyers, "This home has been cared for." A cleaner inspection report builds buyer confidence, reduces requests for repairs or credits, and helps keep deals from falling apart during the process. Buyers are also more likely to submit stronger offers when they feel less risky and have fewer surprises.

Handling repairs early also prevents last-minute stress and delays, making the entire transaction smoother and faster once the home goes under contract.



UPCOMING EVENTS IN SHELBY COUNTY

FEBRUARY 7
10th Annual Guinness Chili Cook-Off
 2 PM

FEBRUARY 22
Festival of Tulips @ American Village
 Every day thru March 22nd

FEBRUARY 22
BCBSAL 5k Charity Fund Run @Veterans Park
 8 AM

FEBRUARY 28
Pelham Mardi Gras
 6 PM

FEBRUARY 22
Oak Mountain 6/3 Hour MTB Race
 10 AM - 4 PM

FEBRUARY 28
Cattleman's Rodeo
 1 PM

Talks of ~~Banning~~ Institutional Buyers

“Banning institutional investors” usually targets big buyers (hedge funds, private equity, REITs) from snapping up single-family homes, especially starter homes. Small investors and apartments usually aren't affected.



THE GOOD

- Less competition for buyers:** Fewer all-cash offers, fewer waived inspections.
- Better odds for first-time buyers:** More owner-occupants, more stable neighborhoods.
- Slows rent inflation (long term):** Fewer corporate landlords using aggressive pricing.

THE BAD

- Prices may not drop much:** Core issue is still low supply. Rental supply could shrink: Investors do provide rentals; fewer rentals could push rents up.
- Capital leaves housing:** Less investment in new construction or renovations.
- Hard to enforce:** Mega funds can work around rules via LLCs or indirect ownership.

MARKET IMPACT

- Short term:** Cooler bidding wars, more first-time buyers win, political headlines. Medium term: Prices stabilize, rents could rise if rental supply tightens, builders may hesitate.
- Long term:** Works best when paired with more housing supply, zoning reform, and incentives for owner-occupants. Alone, it's limited and can have unintended consequences.

Bottom line: Banning institutional buyers can help first-time buyers but isn't a silver bullet. Real solutions need more supply, faster permitting, and smarter zoning.

WHO NEEDS A MOBILE NOTARY?

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- Real estate
- Estate planning
- Deeds
- Refinance package
- POA
- Trusts
- Divorce agreements
- Contracts
- Nursing home
- Assisted living
- Hospice
- Ttitle transfers - auto
- School forms

**SHELBY COUNTY HOUSING MARKET
JANUARY 2026**

Location	Active Listings	Median Price	Average DOM
Helena	53	\$427,900	117
Pelham	88	\$498,450	144
Alabaster	60	\$369,879	83
North Shelby	99	\$724,000	107
Chelsea	92	\$399,450	81
Calera	157	\$297,676	90

*According the Birmingham MLS

**AS FOR ME AND MY LITTLE
CORNER OF THE WORLD...**



THE NEWLY ENGAGED & THE COLLEGE KID



Steve & I are excited to announce Isabella’s engagement to Riley Marks. Riley is native to Helena, AL and a recent graduate of Auburn University. We know that the Lord has a beautiful story already written for them and we can’t wait to see what the future holds. Wedding is expected to be Spring 2027.

Cameron started Auburn University back in August and he is living his best college life. We are eager to see what path he chooses going forward, but for now, the direction is real estate development. As you can imagine, I LOVE THIS!!

Michelle Lagle Hicks
REALTOR®

kw | KELLER WILLIAMS
REALTY