

Morgan County, TN

County · TN · Tennessee

BUYER'S MARKET

\$154K

MEDIAN SALE PRICE

-21.6%

1-YR CHANGE

252

SALES (12 MO)

\$219K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 33 / 100



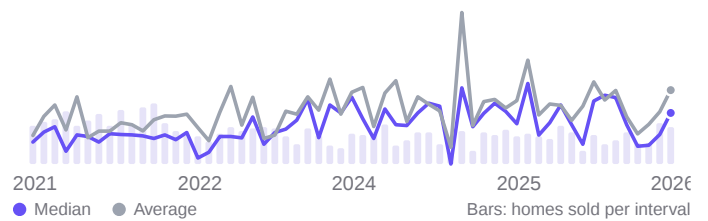
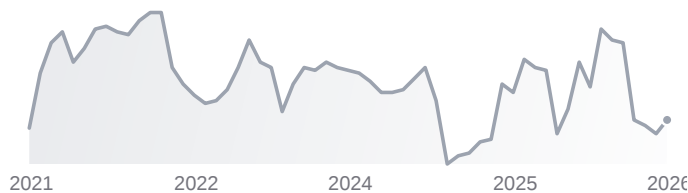
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

33 / 100

Sale prices

Median \$200K · Average \$258K

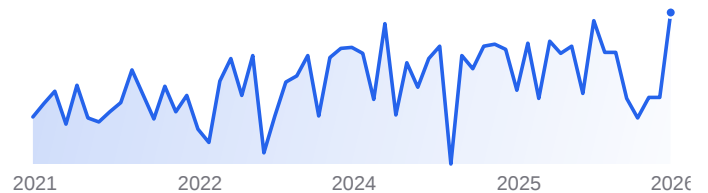
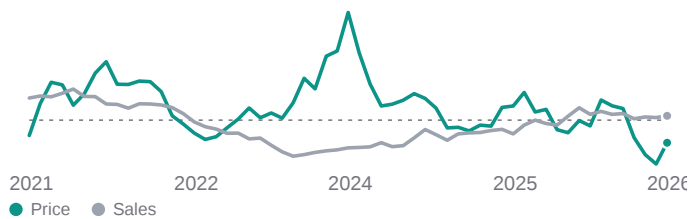


Growth (year over year)

Price -21.6% · Sales +4.1%

Price per square foot

\$201/ft²

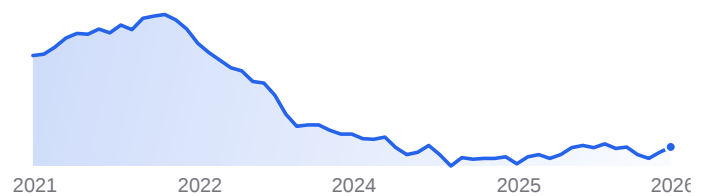
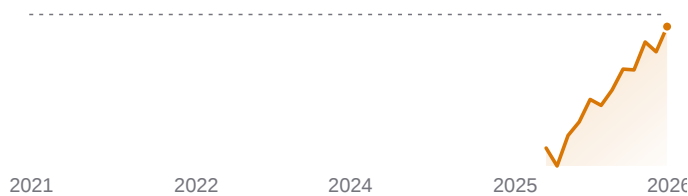


Sale premium vs estimated value

-0.6%

Annual turnover (share of homes sold)

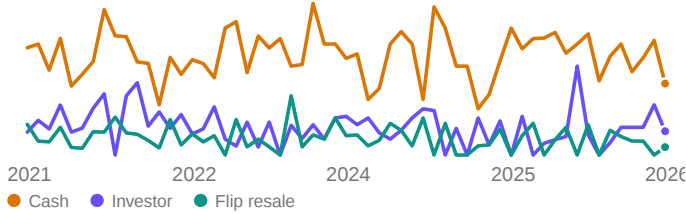
2.8%



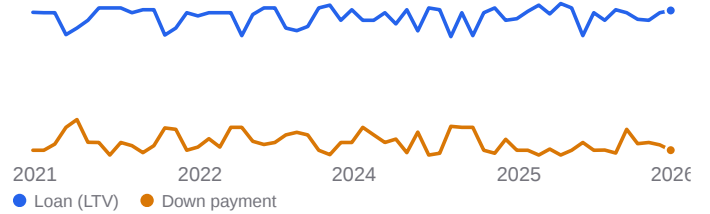
BUYERS & OUTCOMES

Buyer mix

Cash 32% · Investor 11% · Flip resale 3.6%

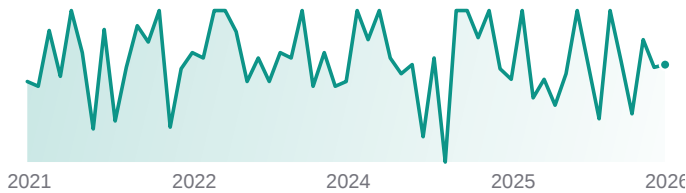


Financing (share of purchase price) Loan (LTV) 96% · Down payment 5.0%



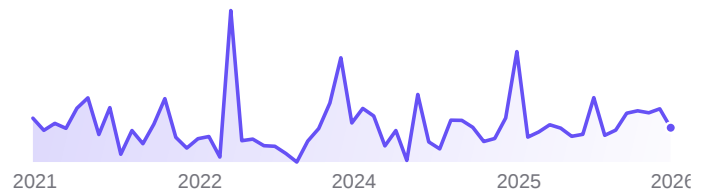
Sellers who sold at a gain

86%



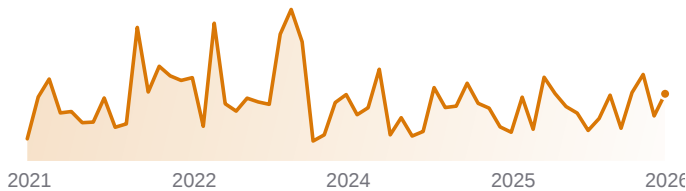
Typical hold before selling

4.7 yrs



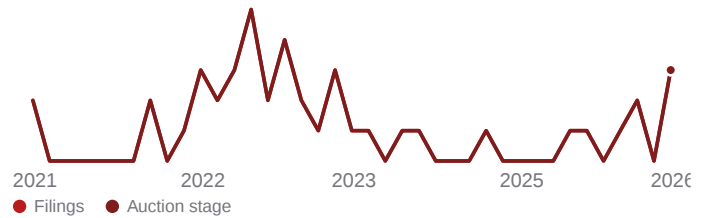
Median annualized return at resale

+12.1%



Preforeclosure filings

Filings 4 · Auction stage 4



HOUSING STOCK

Homes	9,085
Median value (AVM)	\$219K
Median size	1,280 ft²
Median bedrooms	3
Median year built	1987
Single family	60%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	74%
Underwater (LTV 125% or more)	2.6%
Owner occupied	70%
Company owned	5.8%
Median loan-to-value	12%
Typical ownership tenure	12.8 yrs

COMMUNITY

Population	22,305
Density	43 / mi²
Median household income	\$55K
Average household income	\$74K
Crime index (US avg 100)	110
Air pollution index (US avg 100)	105
Earthquake index (US avg 100)	109
Homes occupied	89%
Bachelor's or higher	9%
Poverty rate	17.1%
Unemployment	1.1%
Average temp	56°F
Annual precip	58 in
Sunshine	57%

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.