

Polk County, TN

County · TN · Tennessee

BALANCED MARKET

\$201K

MEDIAN SALE PRICE

232

SALES (12 MO)

\$223K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 46 / 100



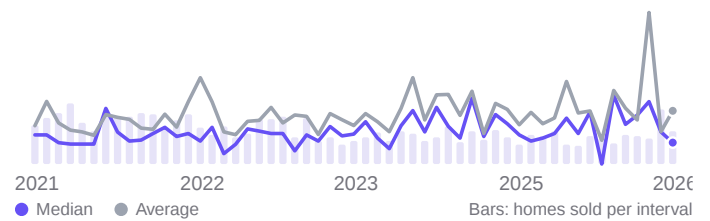
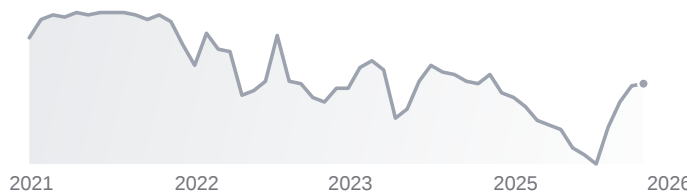
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

46 / 100

Sale prices

Median \$145K · Average \$249K

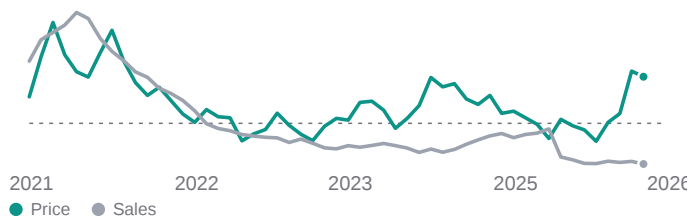


Growth (year over year)

Price +48.3% · Sales -42.2%

Price per square foot

\$153/ft²

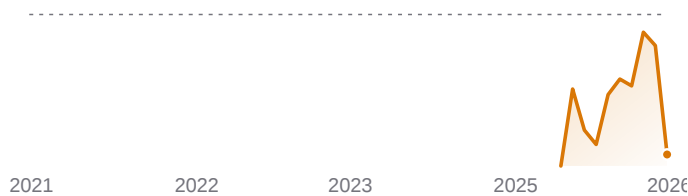


Sale premium vs estimated value

-2.3%

Annual turnover (share of homes sold)

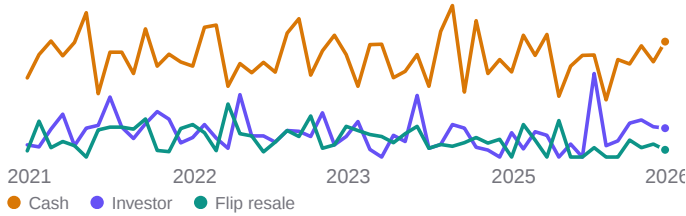
2.7%



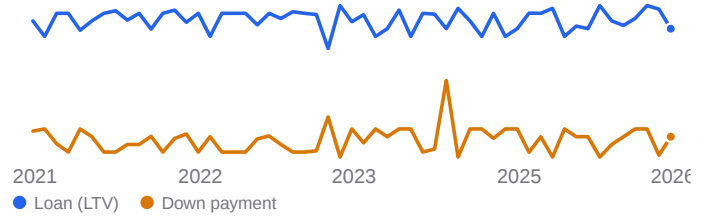
BUYERS & OUTCOMES

Buyer mix

Cash 59% · Investor 15% · Flip resale 3.7%

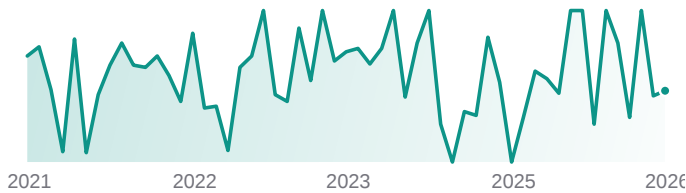


Financing (share of purchase price) Loan (LTV) 85% · Down payment 15%



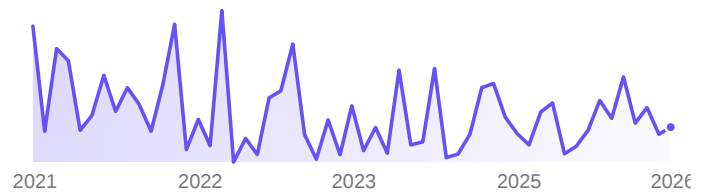
Sellers who sold at a gain

82%



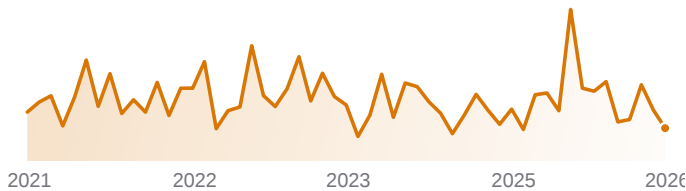
Typical hold before selling

4.8 yrs



Median annualized return at resale

+4.4%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	8,645
Median value (AVM)	\$223K
Median size	1,344 ft²
Median bedrooms	3
Median year built	1989
Single family	70%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	73%
Underwater (LTV 125% or more)	2.5%
Owner occupied	67%
Company owned	7.0%
Median loan-to-value	18%
Typical ownership tenure	11.9 yrs

COMMUNITY

Population	18,543
Density	43 / mi²
Median household income	\$56K
Average household income	\$77K
Crime index (US avg 100)	124
Air pollution index (US avg 100)	109
Earthquake index (US avg 100)	143
Homes occupied	82%
Bachelor's or higher	7%
Poverty rate	15.1%
Unemployment	1.1%
Average temp	58°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.