

Smith County, TN

County · TN · Tennessee

BALANCED MARKET

\$268K

MEDIAN SALE PRICE

+2.1%

1-YR CHANGE

354

SALES (12 MO)

\$270K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 46 / 100



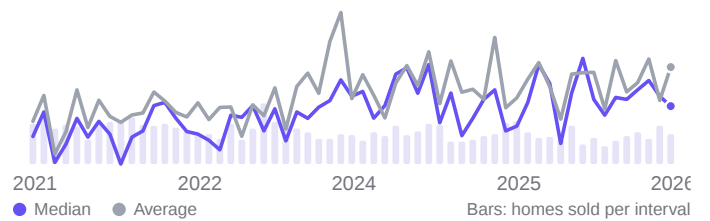
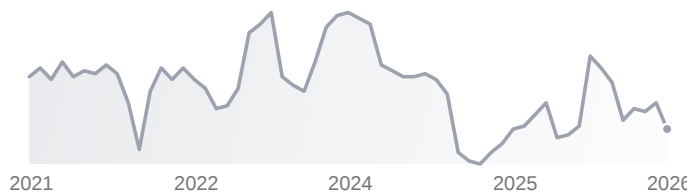
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

46 / 100

Sale prices

Median \$249K · Average \$311K

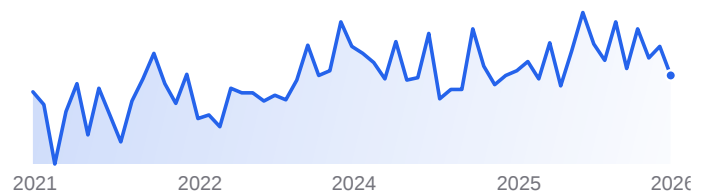
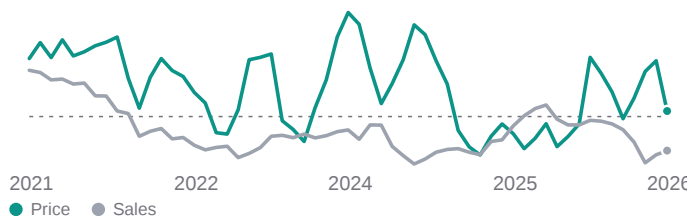


Growth (year over year)

Price +2.1% · Sales -13.2%

Price per square foot

\$168/ft²

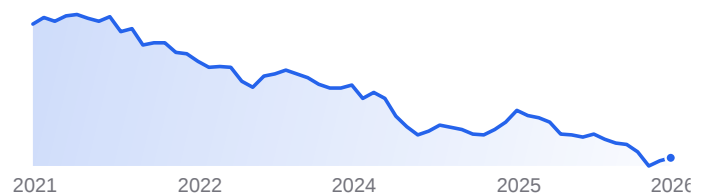
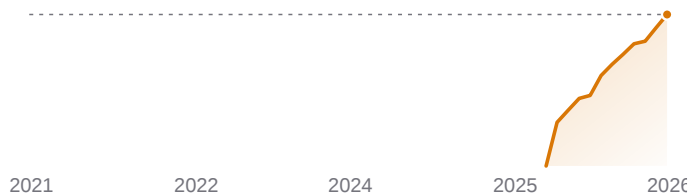


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

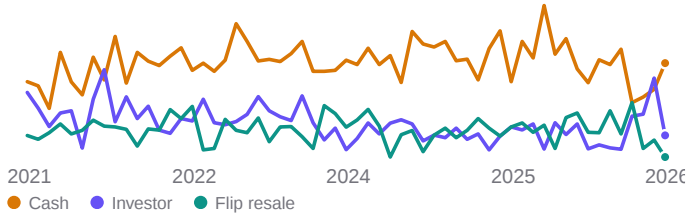
4.1%



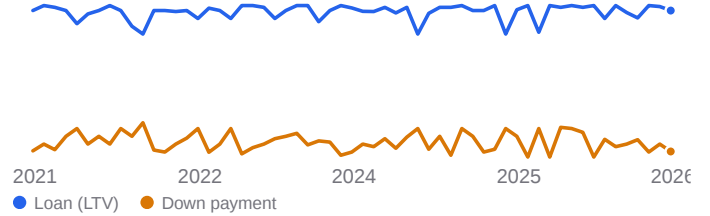
BUYERS & OUTCOMES

Buyer mix

Cash 41% · Investor 9.4% · Flip resale 0%

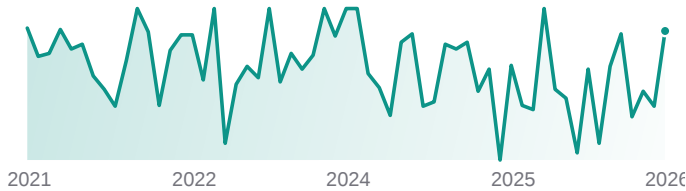


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.3%



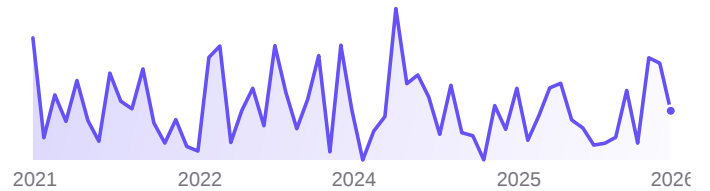
Sellers who sold at a gain

96%



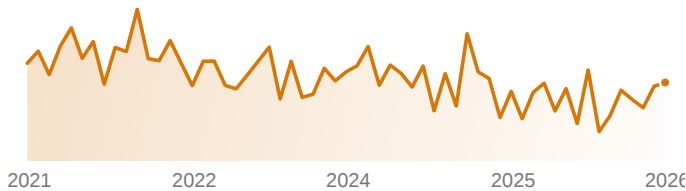
Typical hold before selling

4.8 yrs



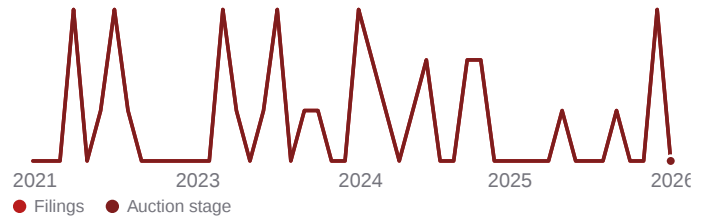
Median annualized return at resale

+8.5%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	8,730
Median value (AVM)	\$270K
Median size	1,520 ft²
Median bedrooms	3
Median year built	1989
Single family	65%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	65%
Underwater (LTV 125% or more)	2.4%
Owner occupied	77%
Company owned	5.9%
Median loan-to-value	31%
Typical ownership tenure	11.0 yrs

COMMUNITY

Population	20,960
Density	67 / mi²
Median household income	\$62K
Average household income	\$83K
Crime index (US avg 100)	132
Air pollution index (US avg 100)	90
Earthquake index (US avg 100)	48
Homes occupied	91%
Bachelor's or higher	11%
Poverty rate	16.1%
Unemployment	1.0%
Average temp	58°F
Annual precip	55 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.