

# Decatur 35603

ZIP code · AL · Alabama > Morgan County > Decatur

BALANCED MARKET

**\$246K**

MEDIAN SALE PRICE

**-10.8%**

1-YR CHANGE

**527**

SALES (12 MO)

**\$277K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 52 / 100



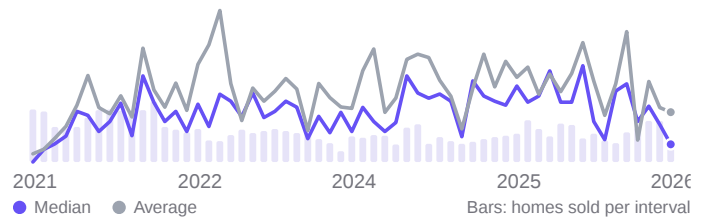
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

52 / 100

Sale prices

Median \$227K · Average \$259K

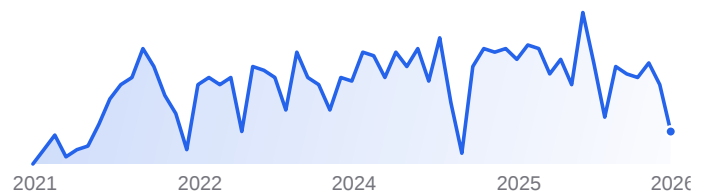
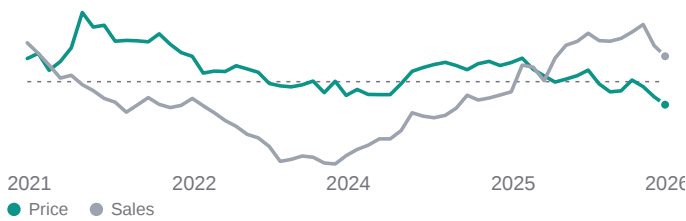


Growth (year over year)

Price -10.8% · Sales +11.9%

Price per square foot

\$131/ft²

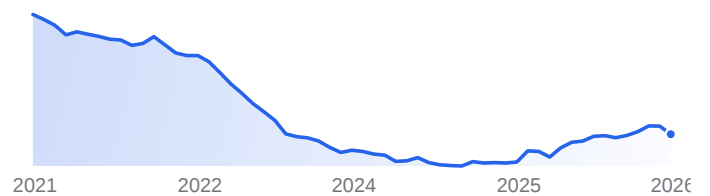
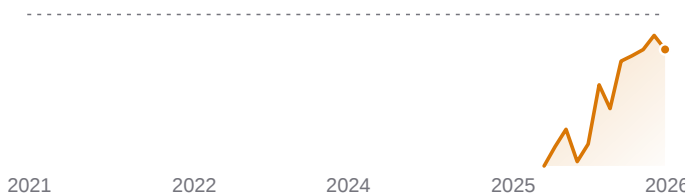


Sale premium vs estimated value

-0.1%

Annual turnover (share of homes sold)

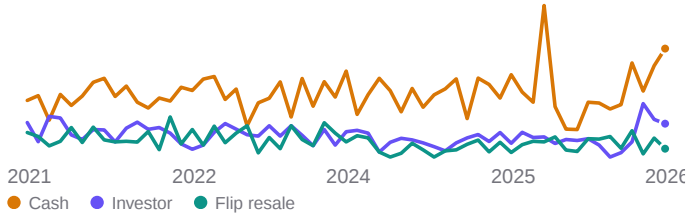
4.8%



## BUYERS & OUTCOMES

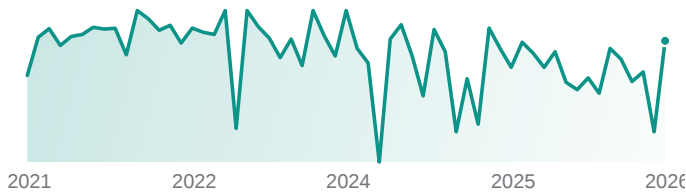
### Buyer mix

Cash 57% · Investor 17% · Flip resale 4.3%



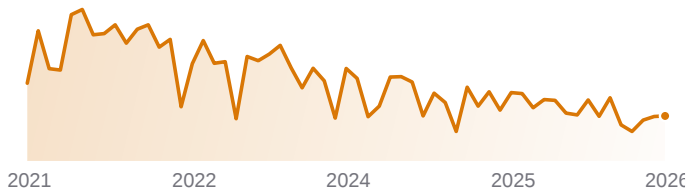
### Sellers who sold at a gain

93%

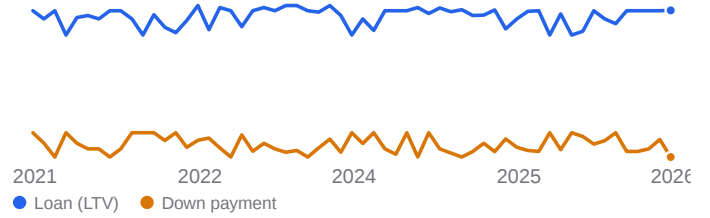


### Median annualized return at resale

+4.5%

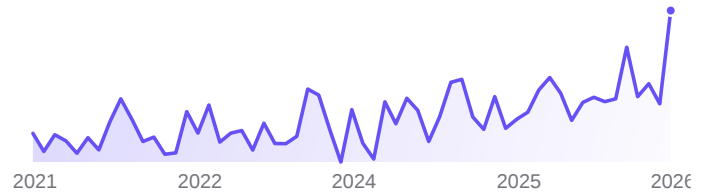


### Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



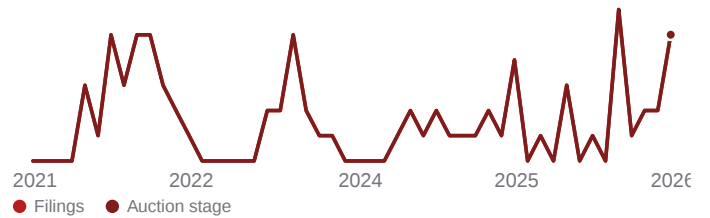
### Typical hold before selling

8.8 yrs



### Preforeclosure filings

Filings 6 · Auction stage 6



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 11,035    |
| Median value (AVM) | \$277K    |
| Median size        | 1,827 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1991      |
| Single family      | 95%       |

## EQUITY & OWNERSHIP

|                               |          |
|-------------------------------|----------|
| Equity rich (LTV 50% or less) | 50%      |
| Underwater (LTV 125% or more) | 1.7%     |
| Owner occupied                | 89%      |
| Company owned                 | 8.1%     |
| Median loan-to-value          | 51%      |
| Typical ownership tenure      | 11.1 yrs |

## COMMUNITY

|                                  |           |
|----------------------------------|-----------|
| Population                       | 32,592    |
| Density                          | 426 / mi² |
| Median household income          | \$75K     |
| Average household income         | \$99K     |
| Crime index (US avg 100)         | 93        |
| Air pollution index (US avg 100) | 107       |
| Earthquake index (US avg 100)    | 57        |
| Homes occupied                   | 95%       |
| Bachelor's or higher             | 20%       |
| Poverty rate                     | 8.0%      |
| Unemployment                     | 0.9%      |
| Average temp                     | 60°F      |
| Annual precip                    | 58 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.