Cedar Bluff 35959

BALANCED MARKET

ZIP code · AL · Alabama › Cherokee County › Cedar Bluff

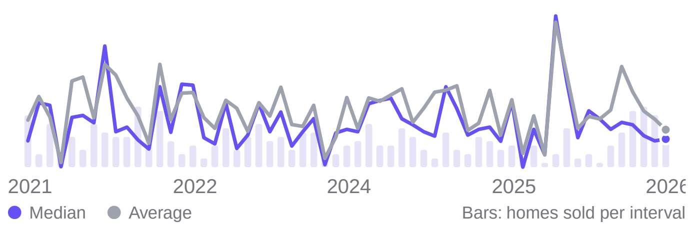
$136K	-15.6%	80	$272K
MEDIAN SALE PRICE	1-YR CHANGE	SALES (12 MO)	MEDIAN VALUE (AVM)

Market temperature Balanced market · 40 / 100

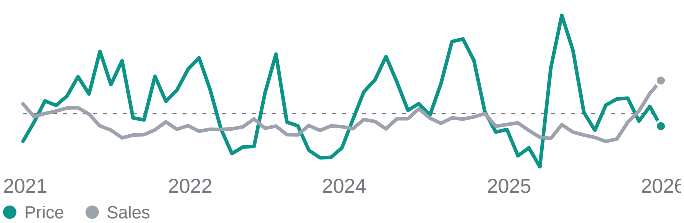
MARKET TRENDS (5 YEARS)

Market temperature (0–100) 40 / 100

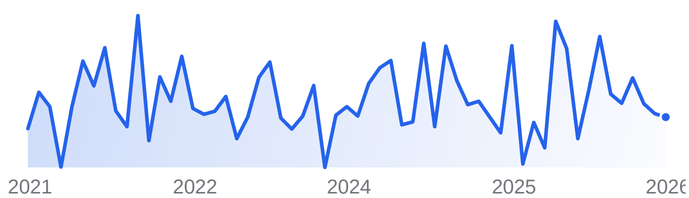
Sale prices Median $134K · Average $174K



Growth (year over year) Price -15.6% · Sales +40.4%



Price per square foot $114/ft²

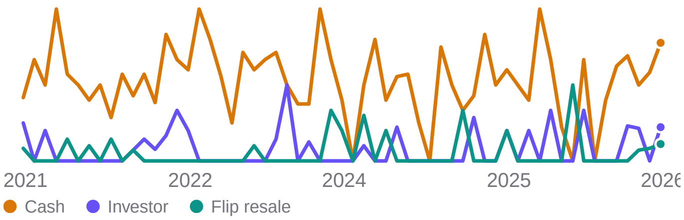


Sale premium vs estimated value -0.6%

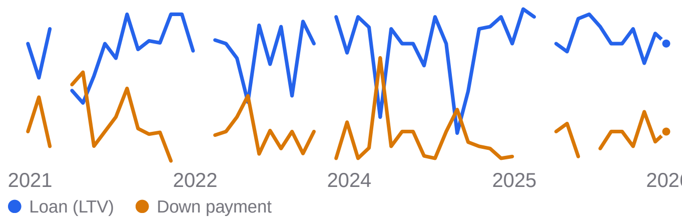
Annual turnover (share of homes sold) 2.8%

BUYERS & OUTCOMES

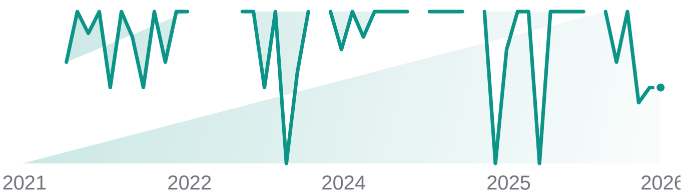
Buyer mix — Cash 78% · Investor 22% · Flip resale 11%



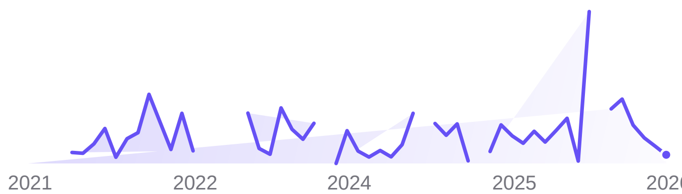
Financing (share of purchase price) — Loan (LTV) 80% · Down payment 20%



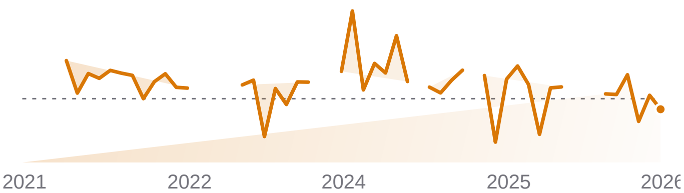
Sellers who sold at a gain — 50%



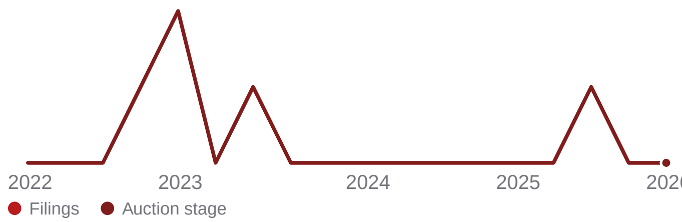
Typical hold before selling — 1.2 yrs



Median annualized return at resale — -6.6%



Preforeclosure filings — Filings 1 · Auction stage 1



HOUSING STOCK

Homes	2,820
Median value (AVM)	$272K
Median size	1,400 ft²
Median bedrooms	3
Median year built	1992
Single family	71%
Condos	1.8%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	69%
Underwater (LTV 125% or more)	3.2%
Owner occupied	60%
Company owned	8.9%
Median loan-to-value	25%

Typical ownership tenure	6.6 yrs

COMMUNITY

Population	4,516
Density	52 / mi²
Median household income	$43K
Average household income	$61K
Crime index (US avg 100)	122
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	106
Homes occupied	73%
Bachelor's or higher	9%
Poverty rate	16.8%
Unemployment	0.7%
Average temp	61°F
Annual precip	56 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.