

Fort Payne 35967

ZIP code · AL · Alabama > DeKalb County > Fort Payne

BUYER'S MARKET

\$155K

MEDIAN SALE PRICE

-1.0%

1-YR CHANGE

205

SALES (12 MO)

\$173K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 30 / 100



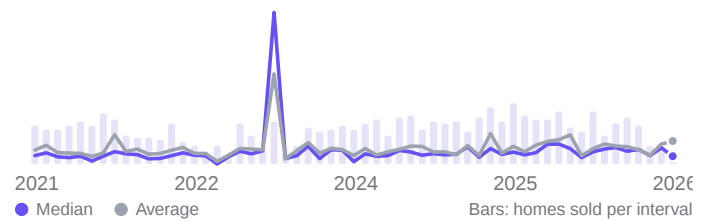
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

30 / 100

Sale prices

Median \$125K · Average \$281K

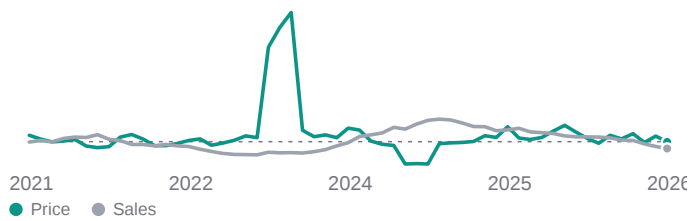


Growth (year over year)

Price -1.0% · Sales -23.2%

Price per square foot

\$109/ft²

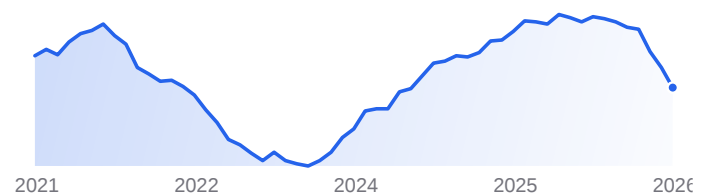
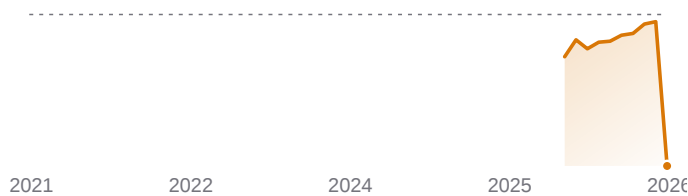


Sale premium vs estimated value

-22.9%

Annual turnover (share of homes sold)

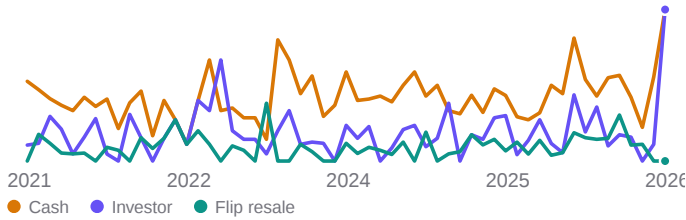
3.3%



BUYERS & OUTCOMES

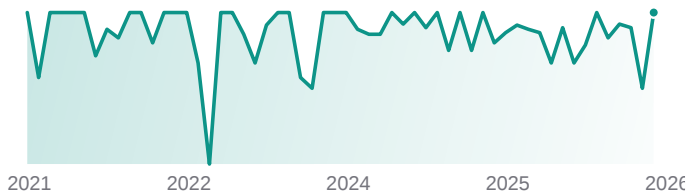
Buyer mix

Cash 100% · Investor 100% · Flip resale 0%



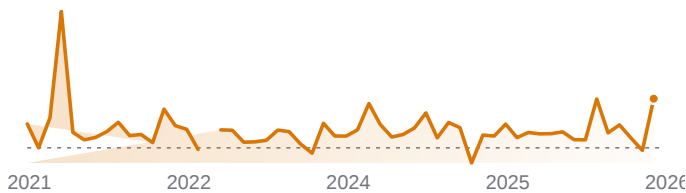
Sellers who sold at a gain

100%

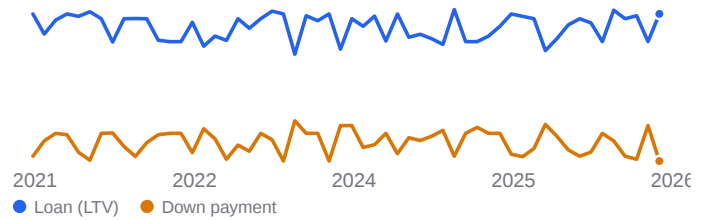


Median annualized return at resale

+30.8%

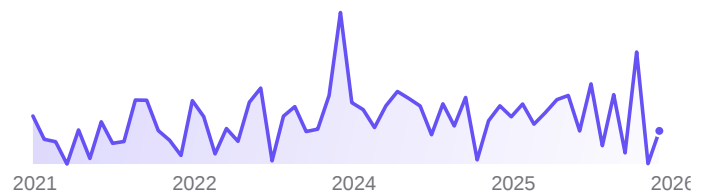


Financing (share of purchase price) Loan (LTV) 98% · Down payment 1.8%



Typical hold before selling

2.3 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	6,144
Median value (AVM)	\$173K
Median size	1,376 ft²
Median bedrooms	3
Median year built	1976
Single family	90%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	70%
Underwater (LTV 125% or more)	2.5%
Owner occupied	81%
Company owned	6.2%
Median loan-to-value	16%
Typical ownership tenure	8.6 yrs

COMMUNITY

Population	17,001
Density	136 / mi²
Median household income	\$46K
Average household income	\$69K
Crime index (US avg 100)	126
Air pollution index (US avg 100)	94
Earthquake index (US avg 100)	112
Homes occupied	90%
Bachelor's or higher	8%
Poverty rate	18.8%
Unemployment	0.9%
Average temp	59°F
Annual precip	59 in
Sunshine	58%

Market metrics are derived from recorded arms-length deeds through May 2026. Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.