

Fort Payne 35968

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

BUYER'S MARKET

\$141K

MEDIAN SALE PRICE

-20.4%

1-YR CHANGE

73

SALES (12 MO)

\$212K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 26 / 100



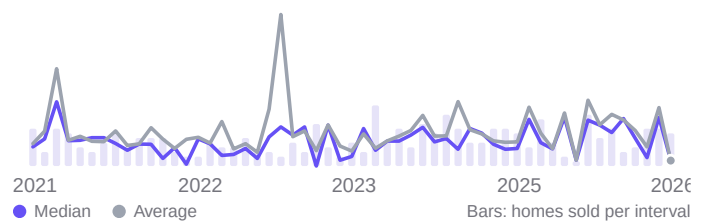
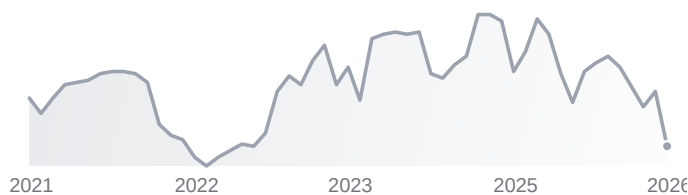
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

26 / 100

Sale prices

Median \$50K · Average \$48K

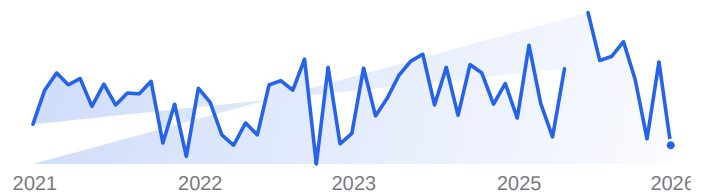
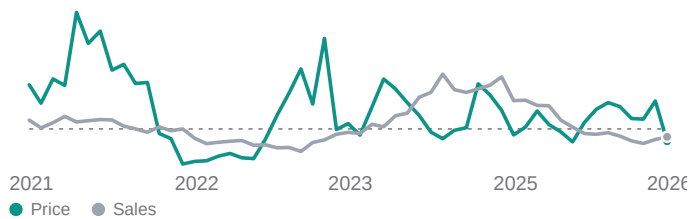


Growth (year over year)

Price -20.4% · Sales -13.1%

Price per square foot

\$39/ft²

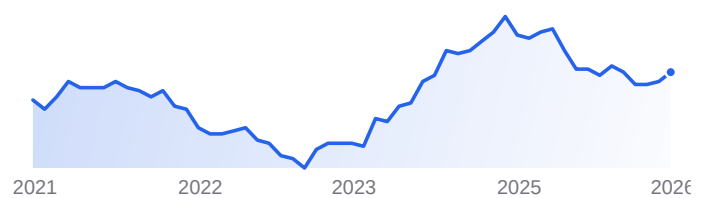
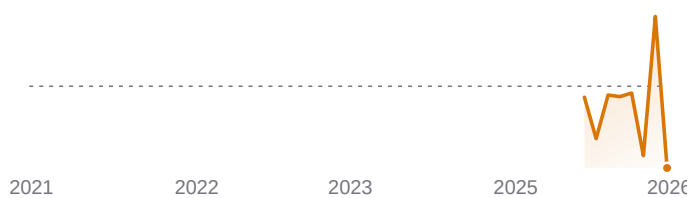


Sale premium vs estimated value

-36.2%

Annual turnover (share of homes sold)

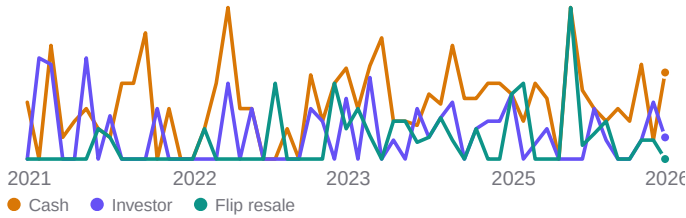
3.8%



BUYERS & OUTCOMES

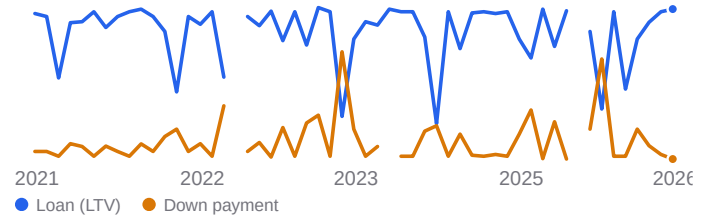
Buyer mix

Cash 57% · Investor 14% · Flip resale 0%



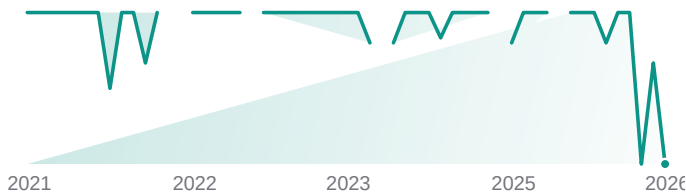
Financing (share of purchase price)

Loan (LTV) 100% · Down payment 0.0%



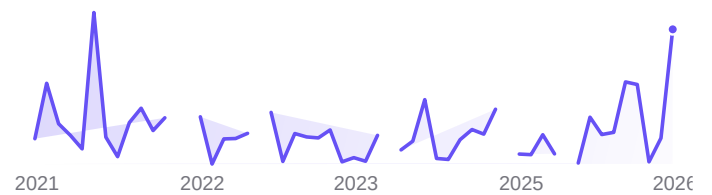
Sellers who sold at a gain

0%



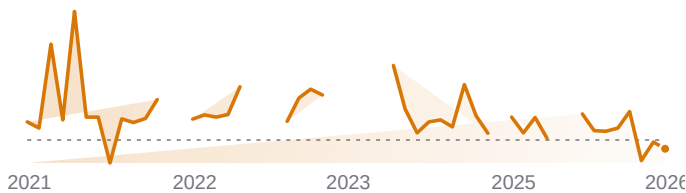
Typical hold before selling

12.0 yrs



Median annualized return at resale

-4.2%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	1,939
Median value (AVM)	\$212K
Median size	1,486 ft²
Median year built	1985
Single family	80%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	72%
Underwater (LTV 125% or more)	2.1%
Owner occupied	82%
Company owned	6.5%
Median loan-to-value	0%
Typical ownership tenure	9.1 yrs

COMMUNITY

Population	6,012
Density	97 / mi²
Median household income	\$58K
Average household income	\$68K
Crime index (US avg 100)	93
Air pollution index (US avg 100)	102
Earthquake index (US avg 100)	104
Homes occupied	91%
Bachelor's or higher	12%
Poverty rate	12.0%
Unemployment	0.9%
Average temp	59°F
Annual precip	58 in
Sunshine	58%

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