

Geraldine 35974

ZIP code · AL · Alabama > DeKalb County > Geraldine

BUYER'S MARKET

\$93K

MEDIAN SALE PRICE

-29.7%

1-YR CHANGE

14

SALES (12 MO)

\$189K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 27 / 100



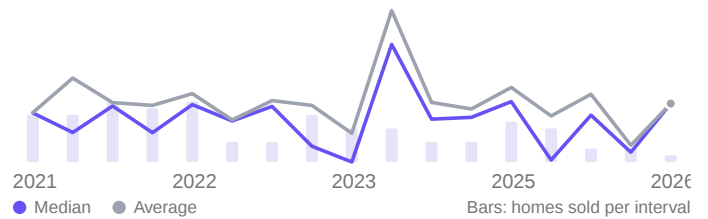
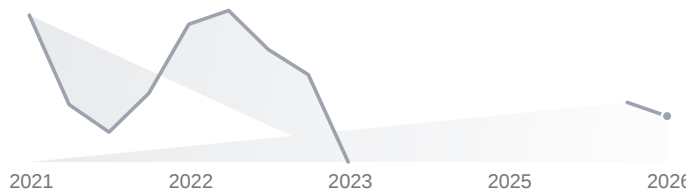
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

27 / 100

Sale prices

Median \$145K · Average \$145K

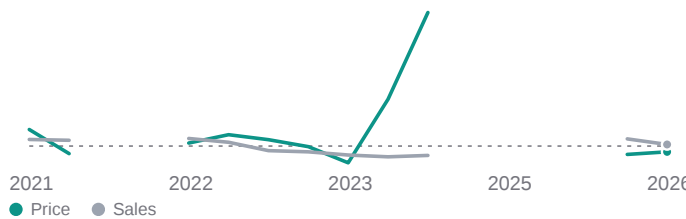


Growth (year over year)

Price -29.7% · Sales +7.7%

Price per square foot

\$148/ft²

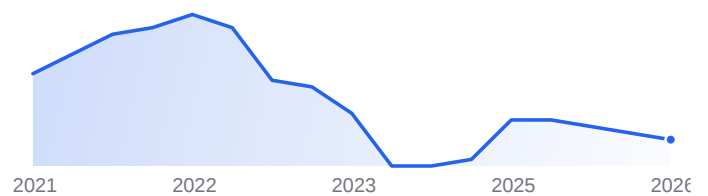
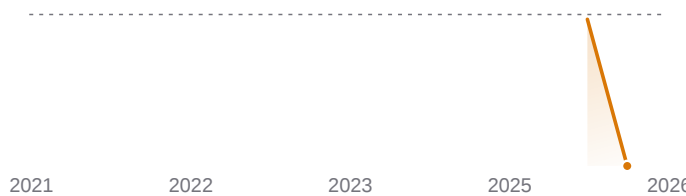


Sale premium vs estimated value

-91.3%

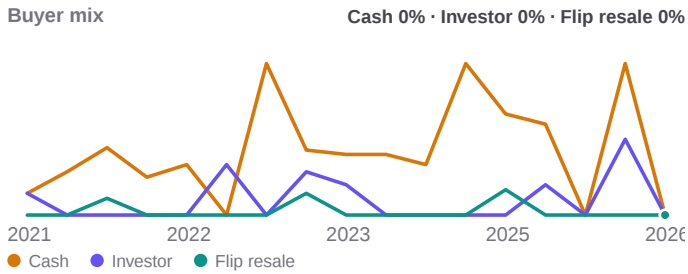
Annual turnover (share of homes sold)

2.3%

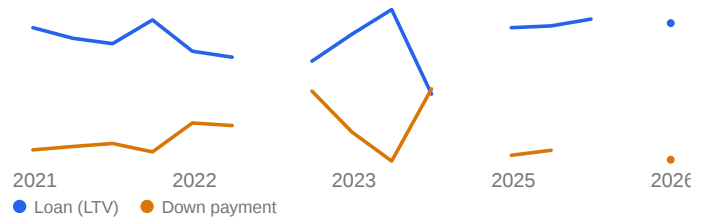


BUYERS & OUTCOMES

Buyer mix

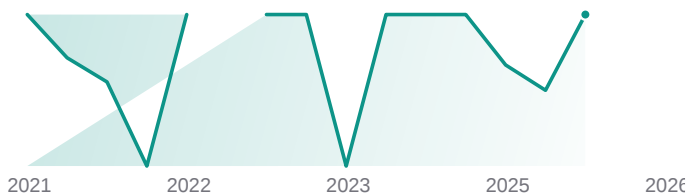


Financing (share of purchase price) Loan (LTV) 98% · Down payment 1.8%



Sellers who sold at a gain

100%



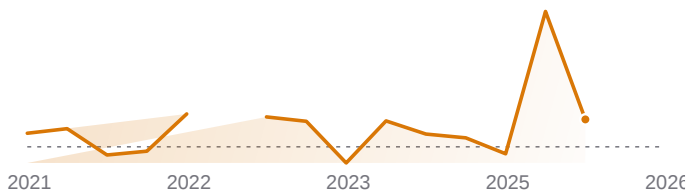
Typical hold before selling

3.3 yrs



Median annualized return at resale

+19.7%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	617
Median value (AVM)	\$189K
Median size	1,552 ft²
Median year built	1980
Single family	77%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	66%
Underwater (LTV 125% or more)	3.5%
Owner occupied	81%
Company owned	8.8%
Median loan-to-value	28%
Typical ownership tenure	10.5 yrs

COMMUNITY

Population	1,233
Density	94 / mi²
Median household income	\$52K
Average household income	\$63K
Crime index (US avg 100)	143
Air pollution index (US avg 100)	95
Earthquake index (US avg 100)	91
Homes occupied	90%
Bachelor's or higher	9%
Poverty rate	17.1%
Unemployment	1.0%
Average temp	59°F
Annual precip	56 in
Sunshine	58%

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