

# Chattanooga 37402

ZIP code · TN · Tennessee > Hamilton County > Chattanooga

SELLER'S MARKET

**\$409K**

MEDIAN SALE PRICE

**+24.1%**

1-YR CHANGE

**32**

SALES (12 MO)

**\$382K**

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 75 / 100

Buyer's market

Balanced

Seller's market

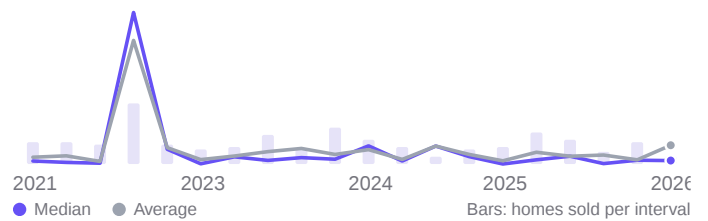
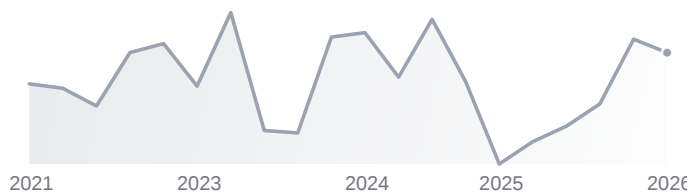
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

75 / 100

Sale prices

Median \$400K · Average \$1M

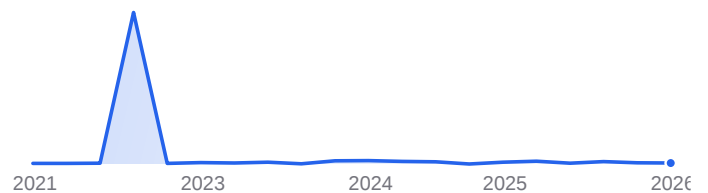
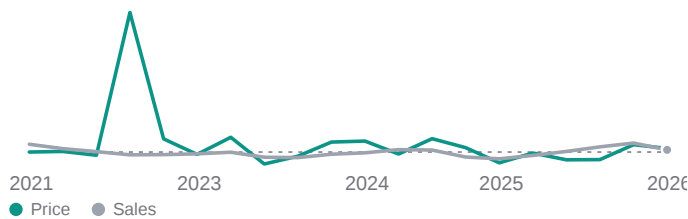


Growth (year over year)

Price +24.1% · Sales +14.3%

Price per square foot

\$358/ft<sup>2</sup>

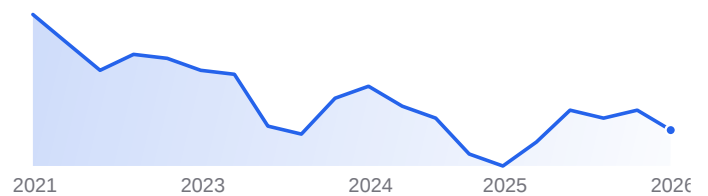


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

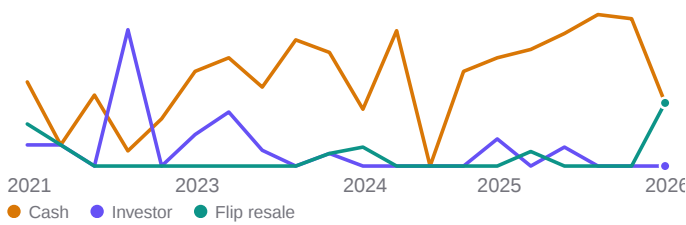
7.9%



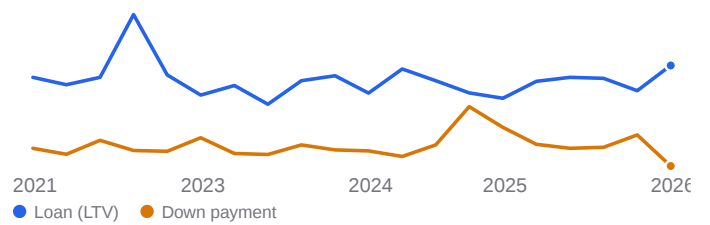
## BUYERS & OUTCOMES

### Buyer mix

Cash 33% · Investor 0% · Flip resale 33%



Financing (share of purchase price) Loan (LTV) 90% · Down payment 5.0%



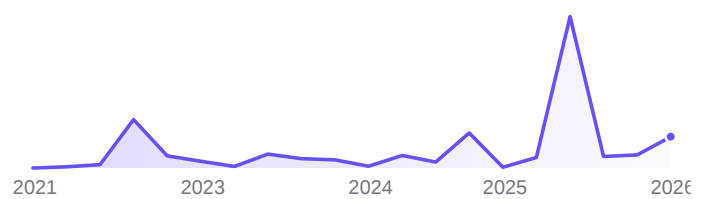
### Sellers who sold at a gain

100%



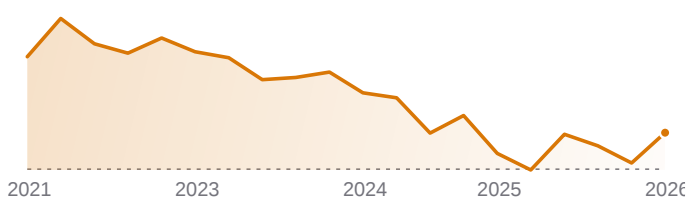
### Typical hold before selling

5.4 yrs



### Median annualized return at resale

+3.8%



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 407       |
| Median value (AVM) | \$382K    |
| Median size        | 1,052 ft² |
| Median year built  | 2016      |
| Single family      | 0.2%      |
| Condos             | 95%       |

## EQUITY & OWNERSHIP

|                               |         |
|-------------------------------|---------|
| Equity rich (LTV 50% or less) | 59%     |
| Underwater (LTV 125% or more) | 0.6%    |
| Owner occupied                | 48%     |
| Company owned                 | 34%     |
| Median loan-to-value          | 37%     |
| Typical ownership tenure      | 4.8 yrs |

## COMMUNITY

|                                  |             |
|----------------------------------|-------------|
| Population                       | 4,658       |
| Density                          | 3,390 / mi² |
| Median household income          | \$47K       |
| Average household income         | \$62K       |
| Crime index (US avg 100)         | 189         |
| Air pollution index (US avg 100) | 125         |
| Earthquake index (US avg 100)    | 136         |
| Homes occupied                   | 87%         |
| Bachelor's or higher             | 23%         |
| Poverty rate                     | 25.3%       |
| Unemployment                     | 0.8%        |
| Average temp                     | 60°F        |
| Annual precip                    | 55 in       |
| Sunshine                         | 57%         |

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