

Chattanooga 37403

ZIP code · TN · Tennessee > Hamilton County > Chattanooga

BUYER'S MARKET

\$332K

MEDIAN SALE PRICE

-13.8%

1-YR CHANGE

52

SALES (12 MO)

\$405K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 37 / 100



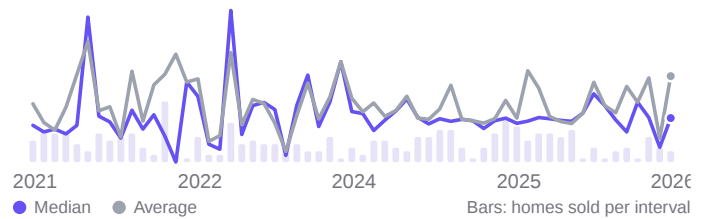
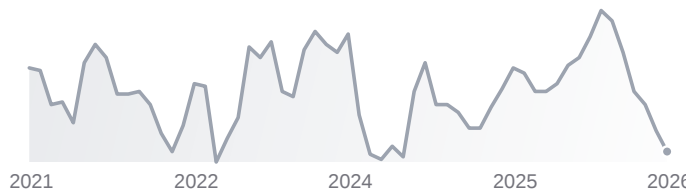
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

37 / 100

Sale prices

Median \$405K · Average \$725K

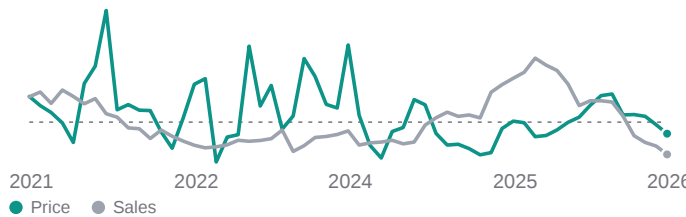


Growth (year over year)

Price -13.8% · Sales -38.8%

Price per square foot

\$397/ft²

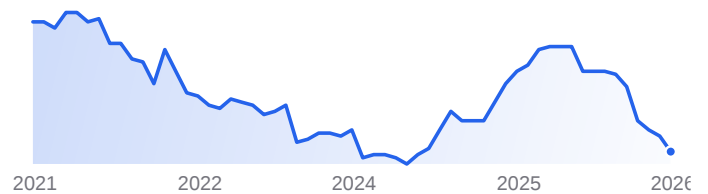


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

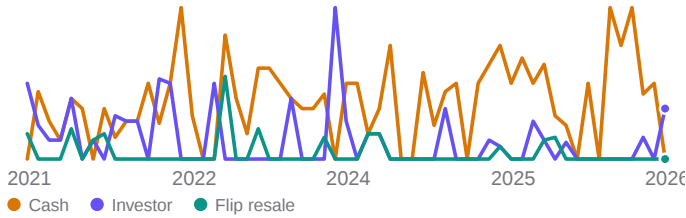
5.5%



BUYERS & OUTCOMES

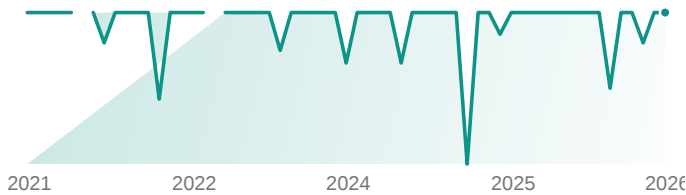
Buyer mix

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



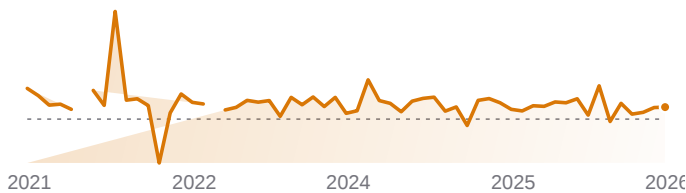
Sellers who sold at a gain

100%

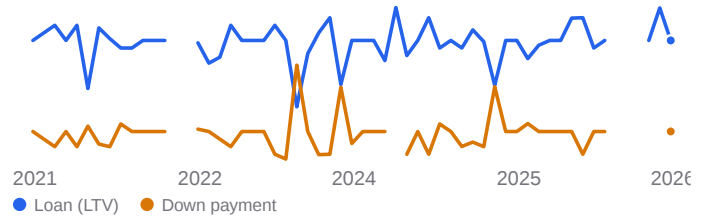


Median annualized return at resale

+5.2%

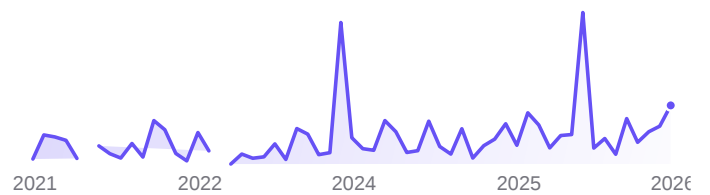


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



Typical hold before selling

12.2 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	944
Median value (AVM)	\$405K
Median size	1,564 ft²
Median year built	2000
Single family	46%
Condos	31%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	62%
Underwater (LTV 125% or more)	2.1%
Owner occupied	53%
Company owned	28%
Median loan-to-value	39%
Typical ownership tenure	7.9 yrs

COMMUNITY

Population	6,118
Density	3,656 / mi²
Median household income	\$70K
Average household income	\$93K
Crime index (US avg 100)	156
Air pollution index (US avg 100)	123
Earthquake index (US avg 100)	143
Homes occupied	80%
Bachelor's or higher	29%
Poverty rate	12.1%
Unemployment	1.0%
Average temp	60°F
Annual precip	55 in
Sunshine	57%

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.