

Chattanooga 37404

ZIP code · TN · Tennessee > Hamilton County > Chattanooga

BALANCED MARKET

\$280K

MEDIAN SALE PRICE

-4.8%

1-YR CHANGE

274

SALES (12 MO)

\$228K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 43 / 100



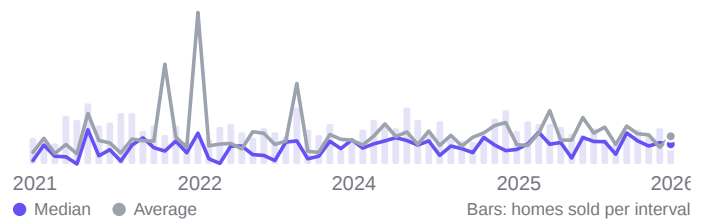
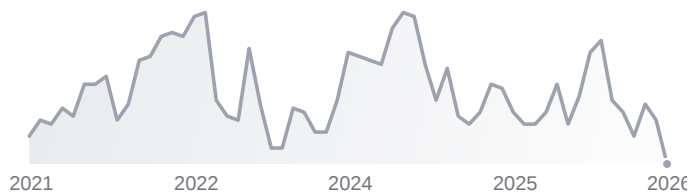
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

43 / 100

Sale prices

Median \$280K · Average \$327K

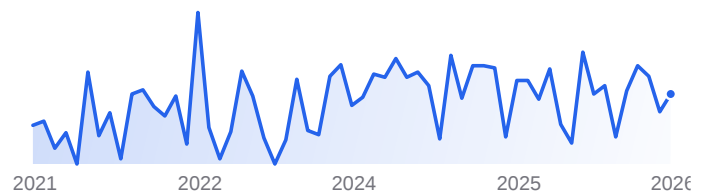
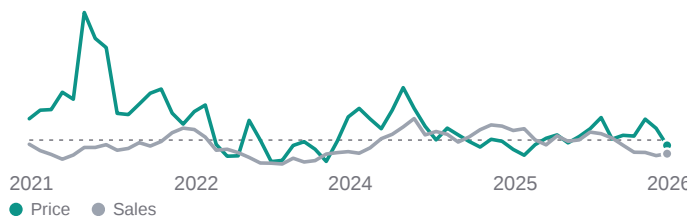


Growth (year over year)

Price -4.8% · Sales -12.5%

Price per square foot

\$181/ft²

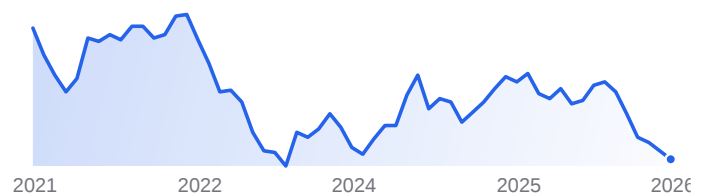
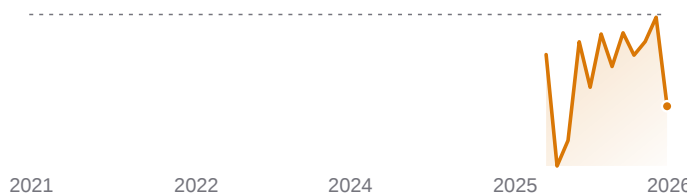


Sale premium vs estimated value

-1.8%

Annual turnover (share of homes sold)

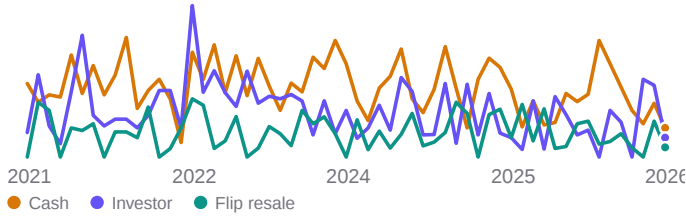
5.7%



BUYERS & OUTCOMES

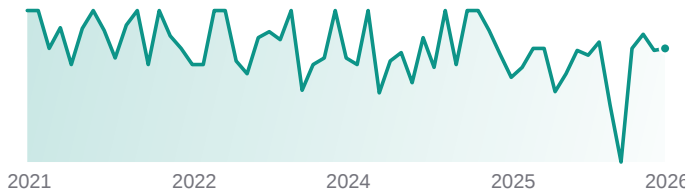
Buyer mix

Cash 13% · Investor 8.3% · Flip resale 4.2%



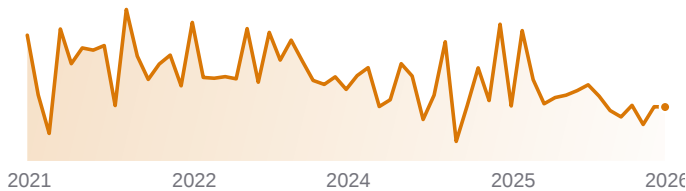
Sellers who sold at a gain

90%

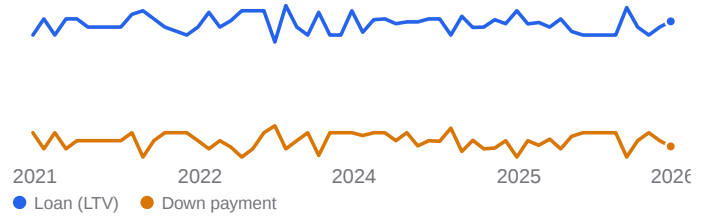


Median annualized return at resale

+8.3%

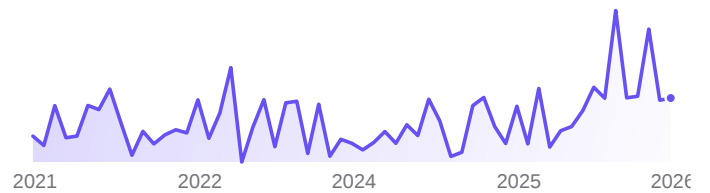


Financing (share of purchase price) Loan (LTV) 88% · Down payment 12%



Typical hold before selling

5.4 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	4,768
Median value (AVM)	\$228K
Median size	1,429 ft²
Median year built	1940
Single family	85%
Condos	0.6%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	63%
Underwater (LTV 125% or more)	3.1%
Owner occupied	56%
Company owned	24%
Median loan-to-value	33%
Typical ownership tenure	8.6 yrs

COMMUNITY

Population	13,741
Density	2,707 / mi²
Median household income	\$51K
Average household income	\$75K
Crime index (US avg 100)	147
Air pollution index (US avg 100)	120
Earthquake index (US avg 100)	143
Homes occupied	85%
Bachelor's or higher	18%
Poverty rate	28.6%
Unemployment	1.1%
Average temp	59°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.