

Chattanooga 37405

ZIP code · TN · Tennessee > Marion County > Chattanooga

BALANCED MARKET

\$462K

MEDIAN SALE PRICE

-6.9%

1-YR CHANGE

453

SALES (12 MO)

\$451K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 53 / 100



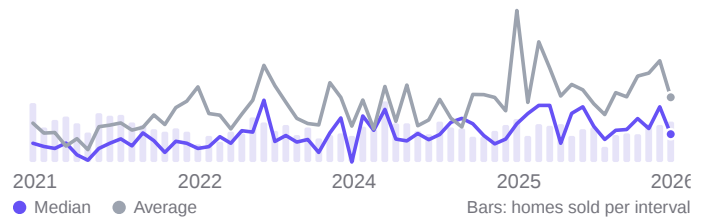
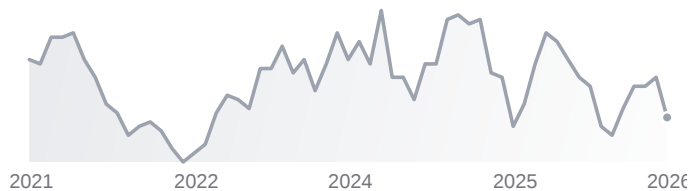
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

53 / 100

Sale prices

Median \$420K · Average \$561K

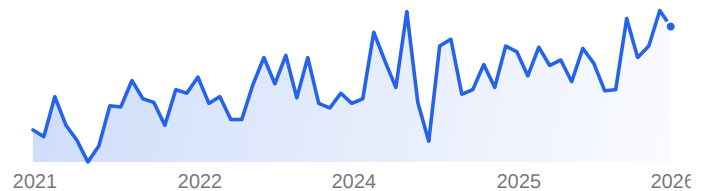
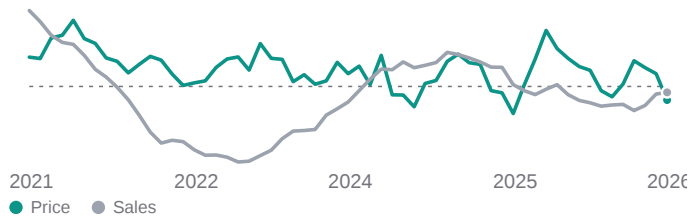


Growth (year over year)

Price -6.9% · Sales -3.0%

Price per square foot

\$309/ft²

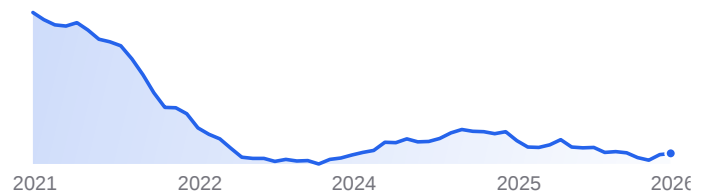
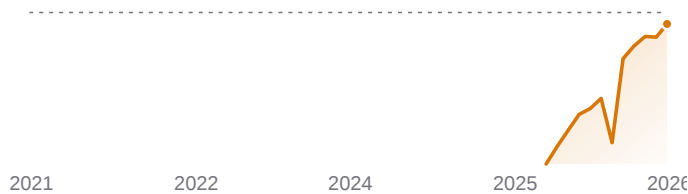


Sale premium vs estimated value

-0.1%

Annual turnover (share of homes sold)

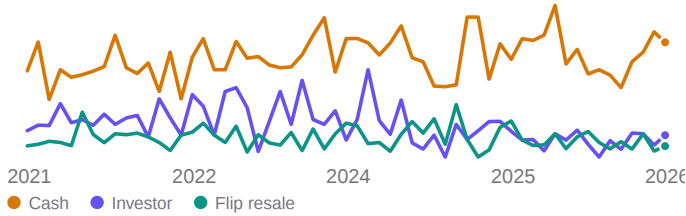
6.5%



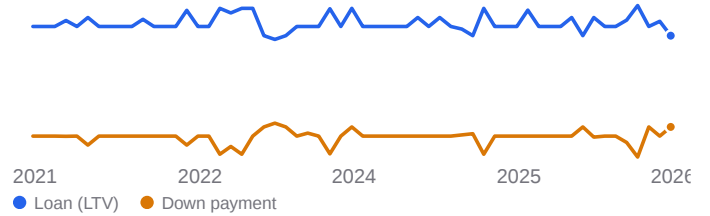
BUYERS & OUTCOMES

Buyer mix

Cash 44% · Investor 8.3% · Flip resale 4.2%

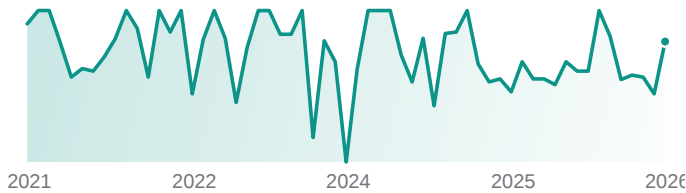


Financing (share of purchase price) Loan (LTV) 75% · Down payment 25%



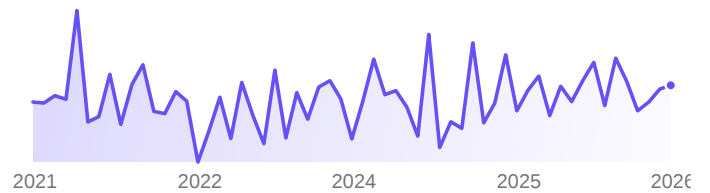
Sellers who sold at a gain

95%



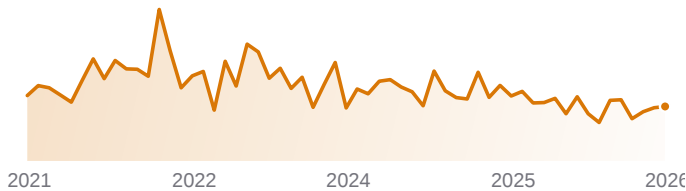
Typical hold before selling

5.3 yrs



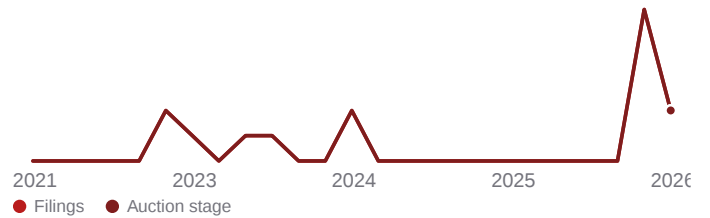
Median annualized return at resale

+6.3%



Preforeclosure filings

Filings 3 · Auction stage 3



HOUSING STOCK

Homes	6,960
Median value (AVM)	\$451K
Median size	1,508 ft²
Median year built	1975
Single family	68%
Condos	23%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	66%
Underwater (LTV 125% or more)	1.3%
Owner occupied	69%
Company owned	17%
Median loan-to-value	34%
Typical ownership tenure	8.1 yrs

COMMUNITY

Population	19,694
Density	348 / mi²
Median household income	\$83K
Average household income	\$114K
Crime index (US avg 100)	141
Air pollution index (US avg 100)	126
Earthquake index (US avg 100)	136
Homes occupied	89%
Bachelor's or higher	31%
Poverty rate	9.9%
Unemployment	1.2%
Average temp	58°F
Annual precip	60 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.