

Chattanooga 37406

ZIP code · TN · Tennessee > Hamilton County > Chattanooga

SELLER'S MARKET

\$231K

MEDIAN SALE PRICE

+14.9%

1-YR CHANGE

257

SALES (12 MO)

\$179K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 68 / 100

Buyer's market

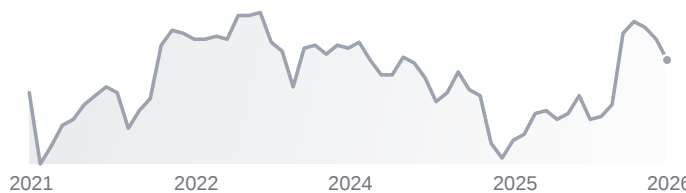
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

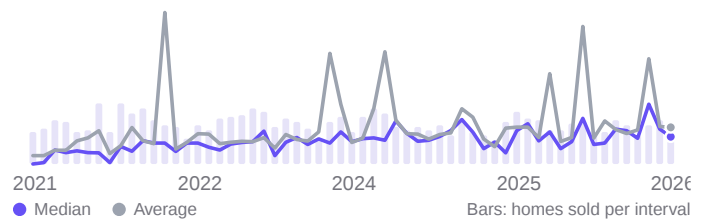
Market temperature (0–100)

68 / 100



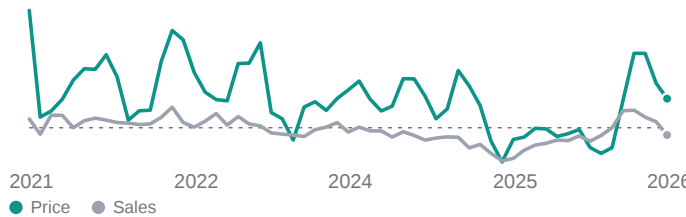
Sale prices

Median \$183K · Average \$217K



Growth (year over year)

Price +14.9% · Sales -3.7%



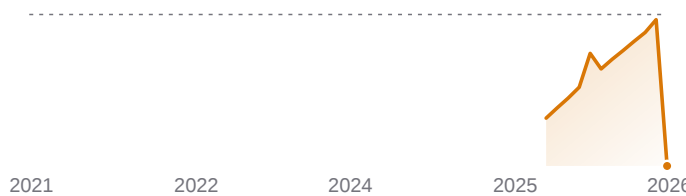
Price per square foot

\$142/ft²



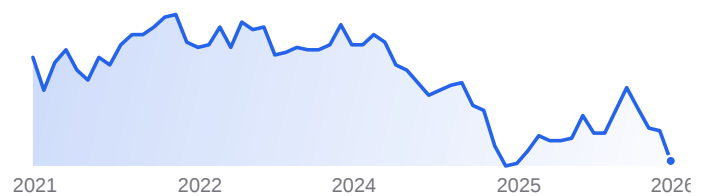
Sale premium vs estimated value

-6.0%



Annual turnover (share of homes sold)

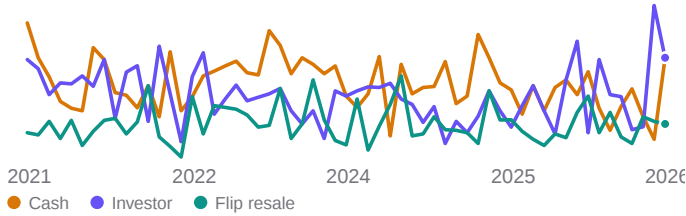
5.6%



BUYERS & OUTCOMES

Buyer mix

Cash 43% · Investor 43% · Flip resale 14%



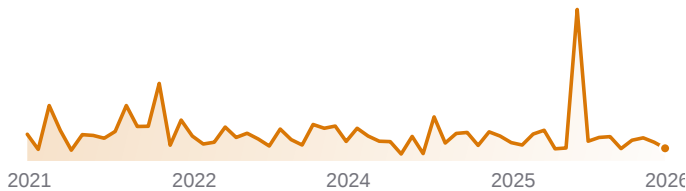
Sellers who sold at a gain

64%

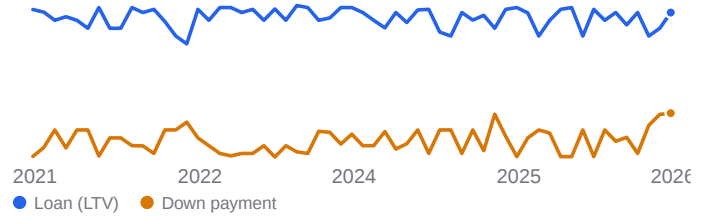


Median annualized return at resale

+5.8%

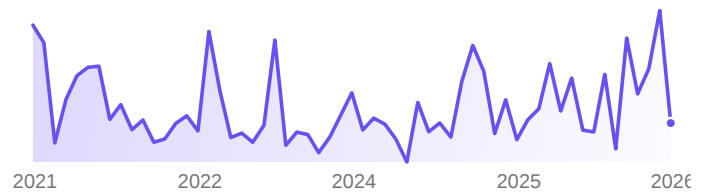


Financing (share of purchase price) Loan (LTV) 95% · Down payment 31%



Typical hold before selling

3.7 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	4,576
Median value (AVM)	\$179K
Median size	1,274 ft²
Median year built	1956
Single family	91%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	67%
Underwater (LTV 125% or more)	2.5%
Owner occupied	59%
Company owned	21%
Median loan-to-value	31%
Typical ownership tenure	10.9 yrs

COMMUNITY

Population	13,629
Density	1,029 / mi²
Median household income	\$45K
Average household income	\$58K
Crime index (US avg 100)	155
Air pollution index (US avg 100)	120
Earthquake index (US avg 100)	143
Homes occupied	88%
Bachelor's or higher	13%
Poverty rate	26.2%
Unemployment	0.9%
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.