

Chattanooga 37408

ZIP code · TN · Tennessee > Hamilton County > Chattanooga

BALANCED MARKET

\$476K

MEDIAN SALE PRICE

+4.2%

1-YR CHANGE

87

SALES (12 MO)

\$455K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 56 / 100



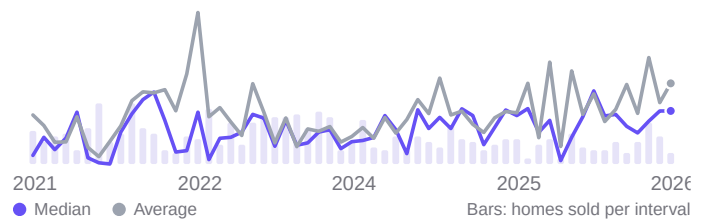
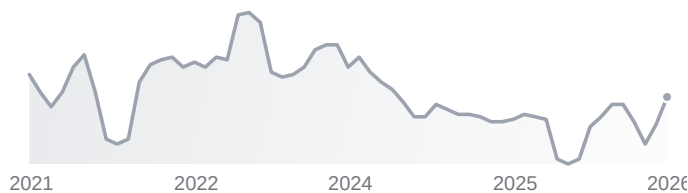
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

56 / 100

Sale prices

Median \$490K · Average \$607K

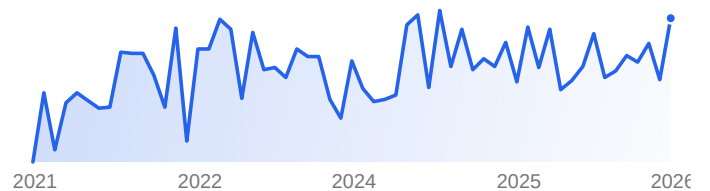
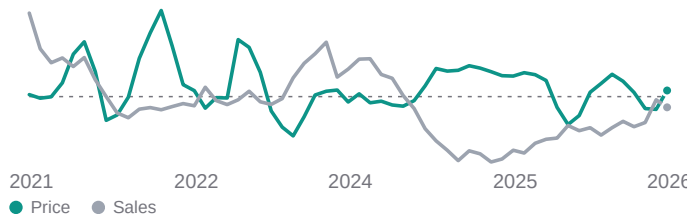


Growth (year over year)

Price +4.2% · Sales -7.4%

Price per square foot

\$318/ft²

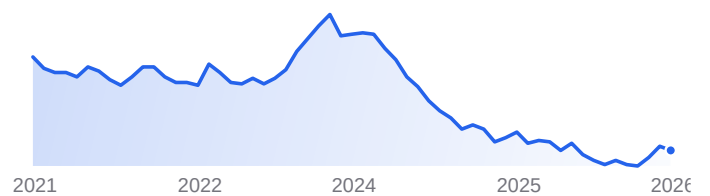
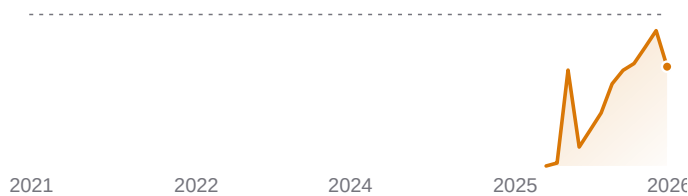


Sale premium vs estimated value

-1.1%

Annual turnover (share of homes sold)

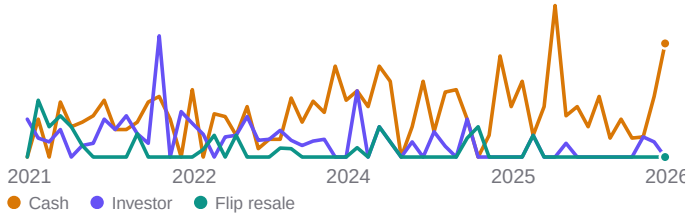
7.6%



BUYERS & OUTCOMES

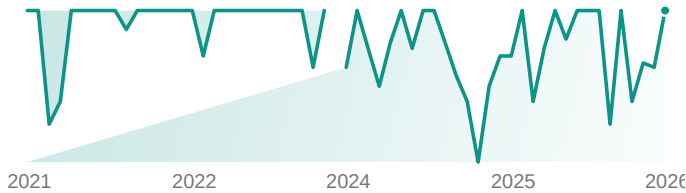
Buyer mix

Cash 75% · Investor 0% · Flip resale 0%



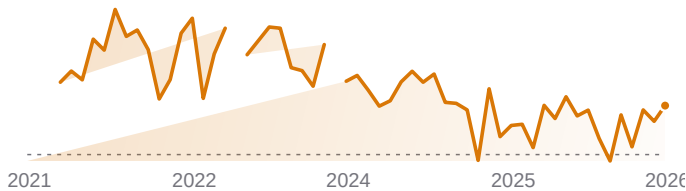
Sellers who sold at a gain

100%

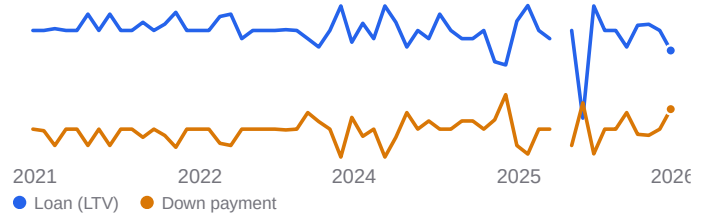


Median annualized return at resale

+5.2%

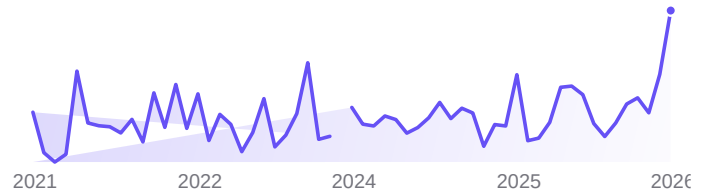


Financing (share of purchase price) Loan (LTV) 68% · Down payment 32%



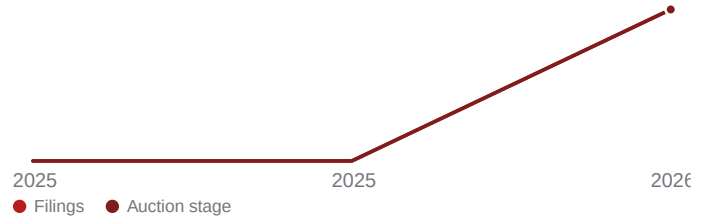
Typical hold before selling

11.4 yrs



Preforeclosure filings

Filings 4 · Auction stage 4



HOUSING STOCK

Homes	1,150
Median value (AVM)	\$455K
Median size	1,616 ft²
Median year built	2016
Single family	40%
Condos	9.5%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	47%
Underwater (LTV 125% or more)	0.8%
Owner occupied	65%
Company owned	25%
Median loan-to-value	54%
Typical ownership tenure	5.3 yrs

COMMUNITY

Population	3,854
Density	1,645 / mi²
Median household income	\$68K
Average household income	\$96K
Crime index (US avg 100)	172
Air pollution index (US avg 100)	125
Earthquake index (US avg 100)	135
Homes occupied	81%
Bachelor's or higher	28%
Poverty rate	16.1%
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.