

Chattanooga 37409

ZIP code · TN · Tennessee > Hamilton County > Chattanooga

BALANCED MARKET

\$407K

MEDIAN SALE PRICE

-20.3%

1-YR CHANGE

82

SALES (12 MO)

\$357K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 54 / 100



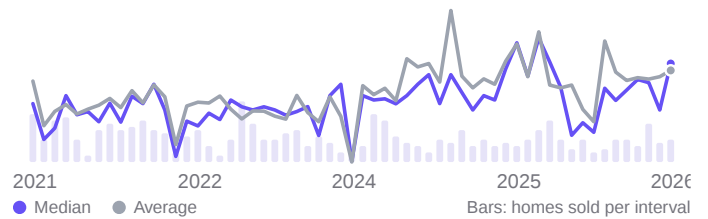
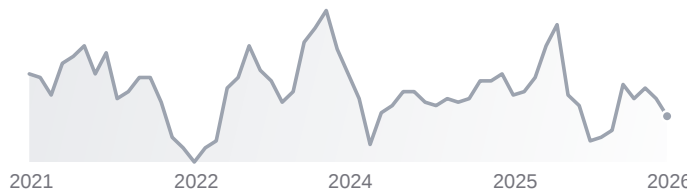
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

54 / 100

Sale prices

Median \$475K · Average \$454K

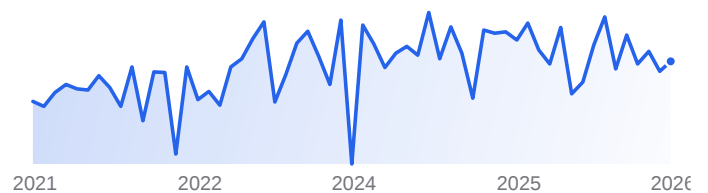
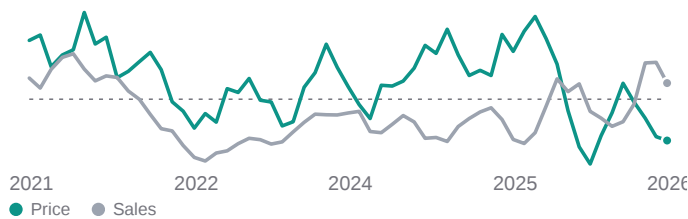


Growth (year over year)

Price -20.3% · Sales +7.9%

Price per square foot

\$275/ft²

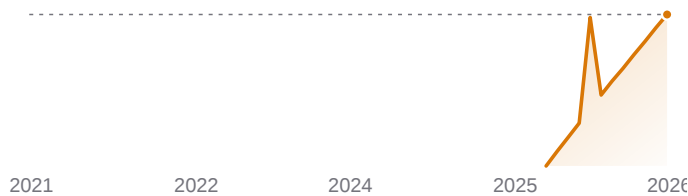


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

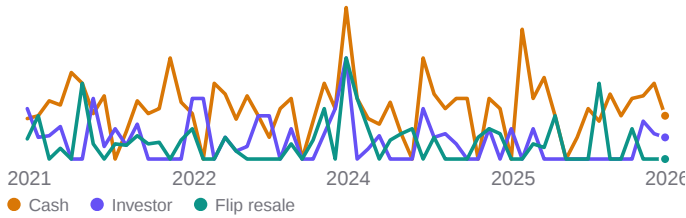
6.3%



BUYERS & OUTCOMES

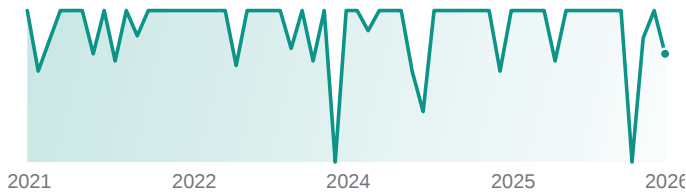
Buyer mix

Cash 29% · Investor 14% · Flip resale 0%



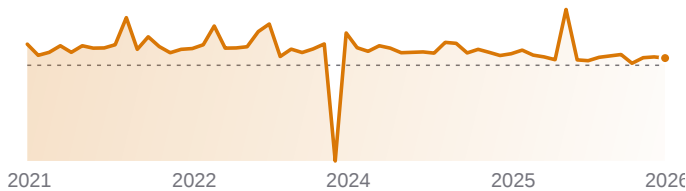
Sellers who sold at a gain

86%

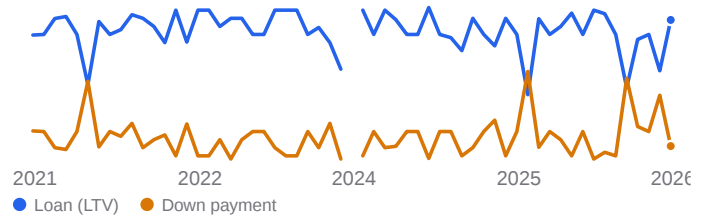


Median annualized return at resale

+5.5%

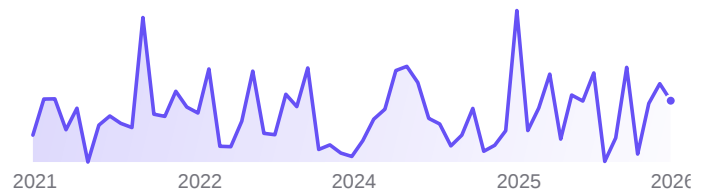


Financing (share of purchase price) Loan (LTV) 89% · Down payment 11%



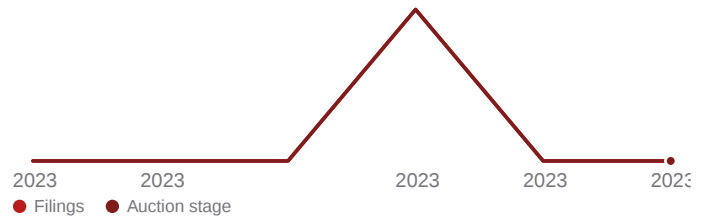
Typical hold before selling

4.2 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	1,293
Median value (AVM)	\$357K
Median size	1,450 ft²
Median year built	1930
Single family	91%
Condos	1.6%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	57%
Underwater (LTV 125% or more)	1.6%
Owner occupied	74%
Company owned	13%
Median loan-to-value	42%
Typical ownership tenure	8.0 yrs

COMMUNITY

Population	3,325
Density	753 / mi²
Median household income	\$62K
Average household income	\$79K
Crime index (US avg 100)	132
Air pollution index (US avg 100)	119
Earthquake index (US avg 100)	130
Homes occupied	89%
Bachelor's or higher	32%
Poverty rate	13.3%
Unemployment	1.1%
Average temp	59°F
Annual precip	56 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.