

Oliver Springs 37840

ZIP code · TN · Tennessee > Morgan County > Oliver Springs

BALANCED MARKET

\$281K

MEDIAN SALE PRICE

+20.2%

1-YR CHANGE

130

SALES (12 MO)

\$246K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 47 / 100



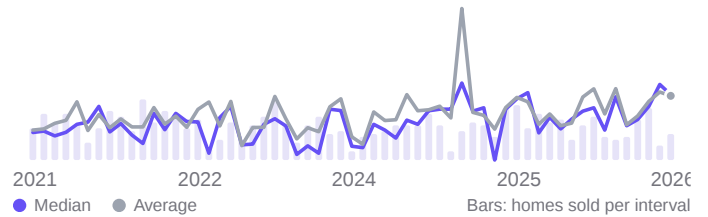
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

47 / 100

Sale prices

Median \$283K · Average \$279K

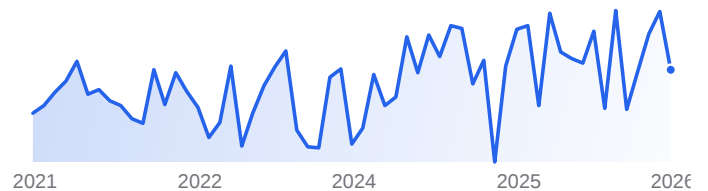
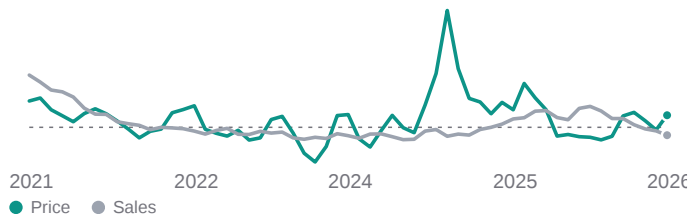


Growth (year over year)

Price +20.2% · Sales -13.3%

Price per square foot

\$150/ft²

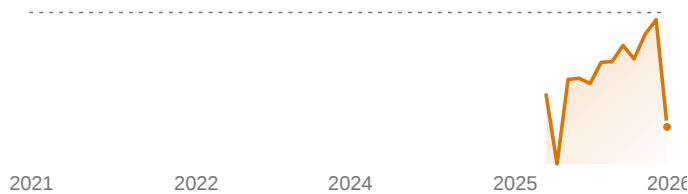


Sale premium vs estimated value

-6.4%

Annual turnover (share of homes sold)

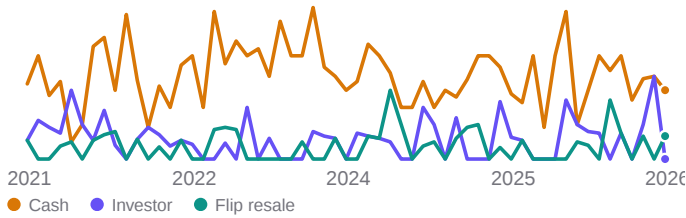
3.1%



BUYERS & OUTCOMES

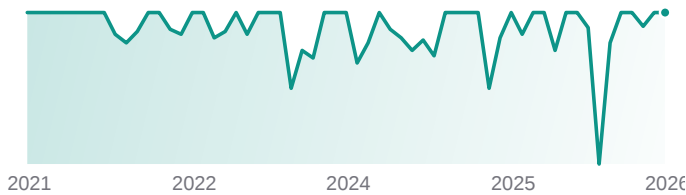
Buyer mix

Cash 33% · Investor 0% · Flip resale 11%



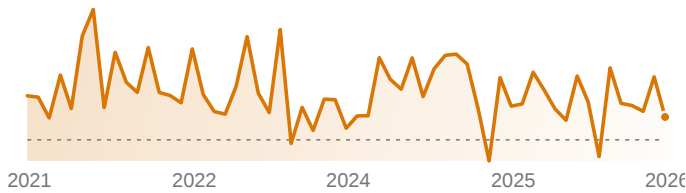
Sellers who sold at a gain

100%

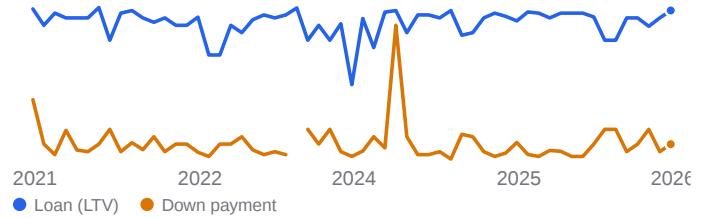


Median annualized return at resale

+3.7%

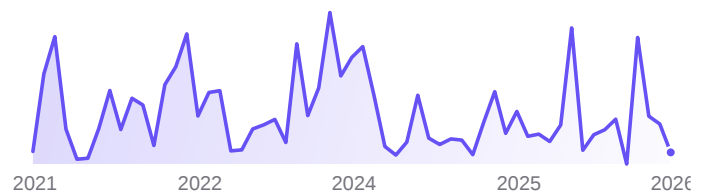


Financing (share of purchase price) Loan (LTV) 100% · Down payment 10%



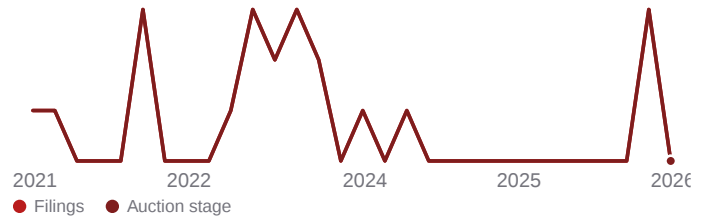
Typical hold before selling

2.2 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	4,244
Median value (AVM)	\$246K
Median size	1,329 ft²
Median bedrooms	2
Median year built	1979
Single family	74%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	70%
Underwater (LTV 125% or more)	2.4%
Owner occupied	75%
Company owned	6.2%
Median loan-to-value	26%
Typical ownership tenure	13.9 yrs

COMMUNITY

Population	10,372
Density	102 / mi²
Median household income	\$57K
Average household income	\$82K
Crime index (US avg 100)	109
Air pollution index (US avg 100)	108
Earthquake index (US avg 100)	131
Homes occupied	91%
Bachelor's or higher	9%
Poverty rate	15.1%
Unemployment	1.1%
Average temp	55°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.