

# Rutledge 37861

ZIP code · TN · Tennessee > Grainger County > Rutledge

BUYER'S MARKET

**\$269K**

MEDIAN SALE PRICE

**-2.9%**

1-YR CHANGE

**116**

SALES (12 MO)

**\$294K**

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 22 / 100



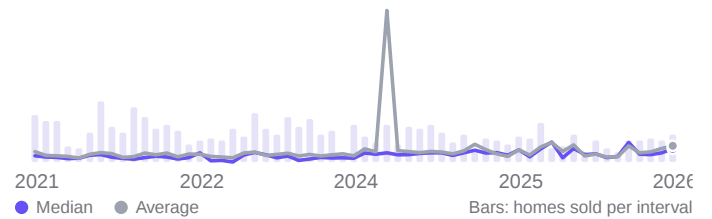
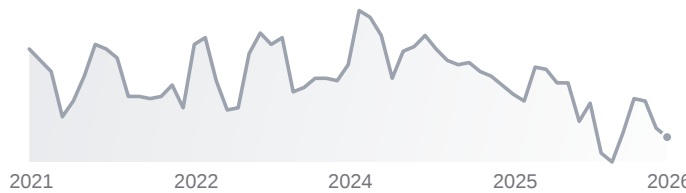
## MARKET TRENDS (5 YEARS)

Market temperature (0-100)

22 / 100

Sale prices

Median \$348K · Average \$421K

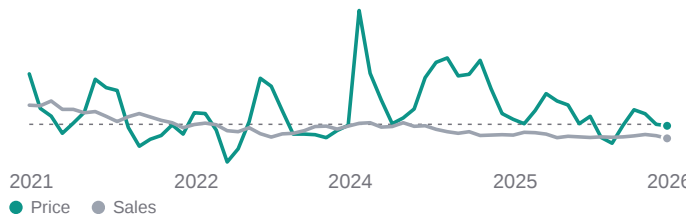


Growth (year over year)

Price -2.9% · Sales -26.1%

Price per square foot

\$283/ft²

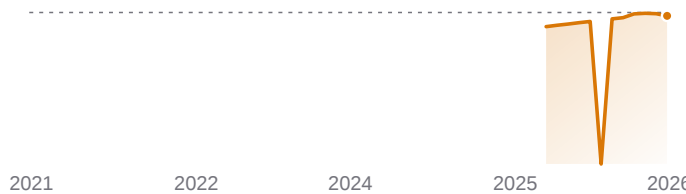


Sale premium vs estimated value

-1.4%

Annual turnover (share of homes sold)

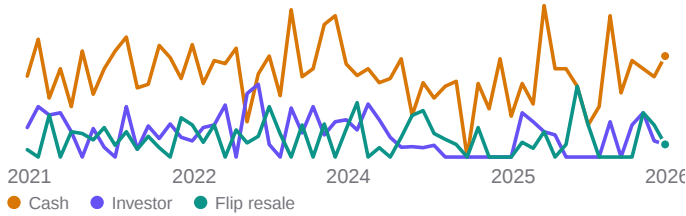
2.6%



## BUYERS & OUTCOMES

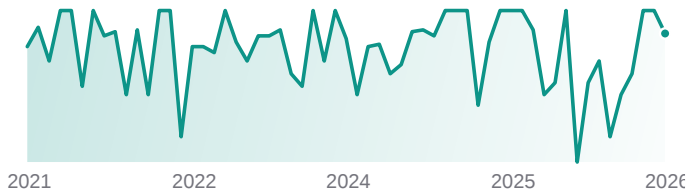
### Buyer mix

Cash 57% · Investor 7.1% · Flip resale 7.1%



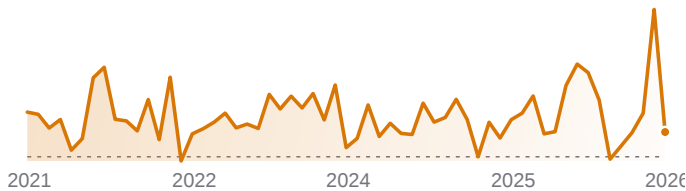
### Sellers who sold at a gain

91%

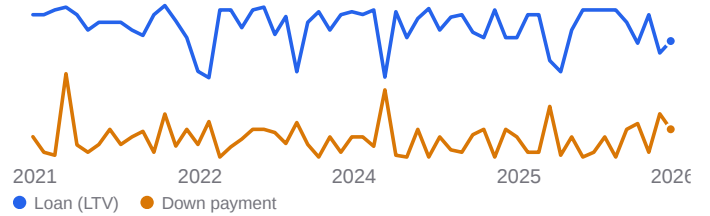


### Median annualized return at resale

+5.9%

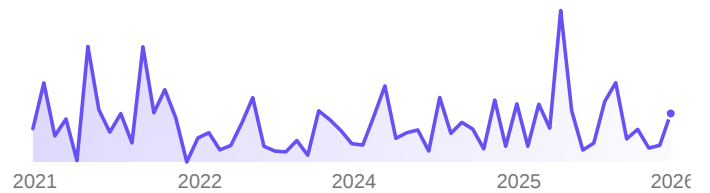


### Financing (share of purchase price) Loan (LTV) 78% · Down payment 20%



### Typical hold before selling

5.3 yrs



### Preforeclosure filings

Filings 1 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 4,463     |
| Median value (AVM) | \$294K    |
| Median size        | 1,311 ft² |
| Median bedrooms    | 2         |
| Median year built  | 1992      |
| Single family      | 54%       |

## EQUITY & OWNERSHIP

|                               |          |
|-------------------------------|----------|
| Equity rich (LTV 50% or less) | 74%      |
| Underwater (LTV 125% or more) | 1.9%     |
| Owner occupied                | 65%      |
| Company owned                 | 6.4%     |
| Median loan-to-value          | 18%      |
| Typical ownership tenure      | 10.2 yrs |

## COMMUNITY

|                                  |          |
|----------------------------------|----------|
| Population                       | 9,741    |
| Density                          | 89 / mi² |
| Median household income          | \$51K    |
| Average household income         | \$64K    |
| Crime index (US avg 100)         | 120      |
| Air pollution index (US avg 100) | 114      |
| Earthquake index (US avg 100)    | 145      |
| Homes occupied                   | 83%      |
| Bachelor's or higher             | 6%       |
| Poverty rate                     | 17.6%    |
| Unemployment                     | 1.0%     |
| Average temp                     | 57°F     |
| Annual precip                    | 47 in    |
| Sunshine                         | 56%      |

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.