

Union City 38261

ZIP code · TN · Tennessee > Obion County > Union City

SELLER'S MARKET

\$175K

MEDIAN SALE PRICE

+12.9%

1-YR CHANGE

243

SALES (12 MO)

\$151K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 65 / 100

Buyer's market

Balanced

Seller's market

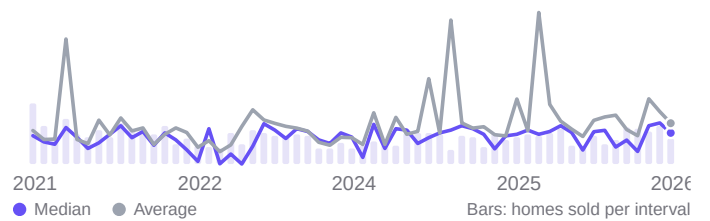
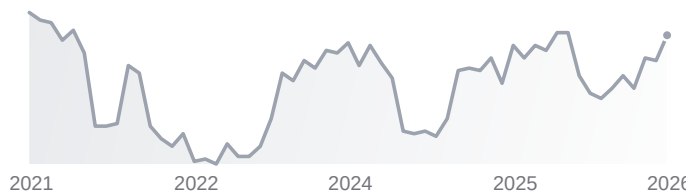
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

65 / 100

Sale prices

Median \$155K · Average \$189K

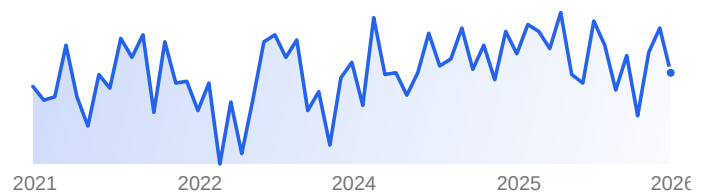
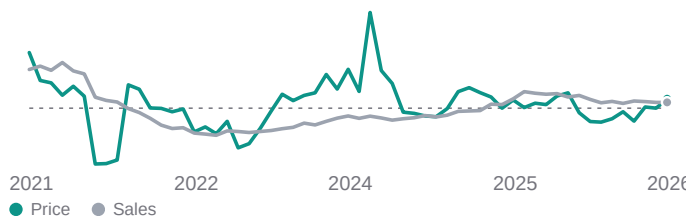


Growth (year over year)

Price +12.9% · Sales +8.0%

Price per square foot

\$92/ft²

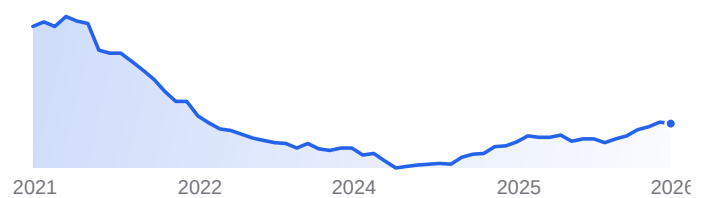


Sale premium vs estimated value

+2.9%

Annual turnover (share of homes sold)

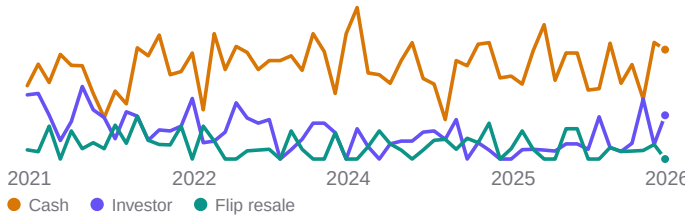
3.8%



BUYERS & OUTCOMES

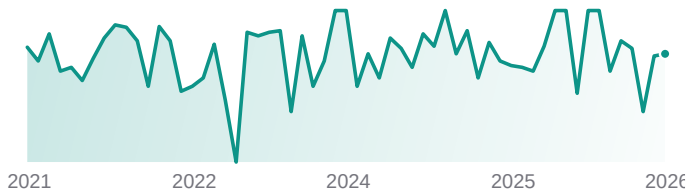
Buyer mix

Cash 56% · Investor 22% · Flip resale 0%



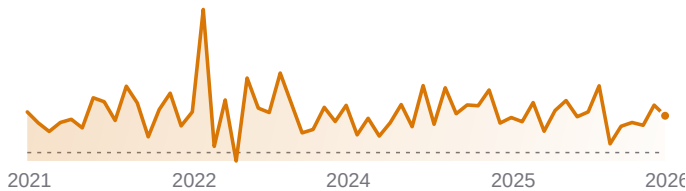
Sellers who sold at a gain

86%

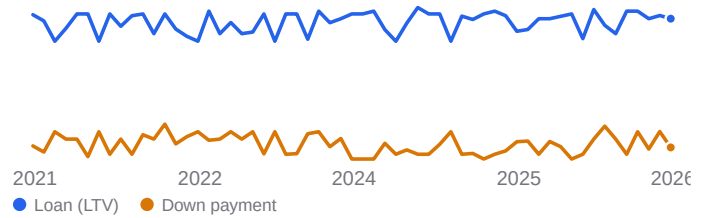


Median annualized return at resale

+5.4%

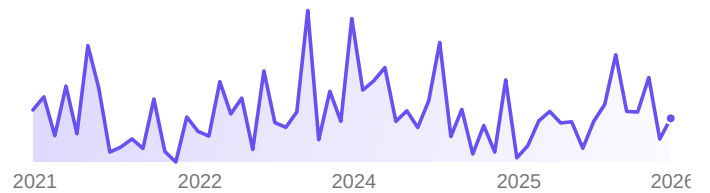


Financing (share of purchase price) Loan (LTV) 95% · Down payment 9.5%



Typical hold before selling

7.3 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	6,393
Median value (AVM)	\$151K
Median size	1,453 ft²
Median bedrooms	3
Median year built	1970
Single family	82%
Condos	1.9%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	68%
Underwater (LTV 125% or more)	3.0%
Owner occupied	69%
Company owned	6.8%
Median loan-to-value	11%

Typical ownership tenure

12.6 yrs

COMMUNITY

Population	16,859
Density	90 / mi²
Median household income	\$52K
Average household income	\$67K
Crime index (US avg 100)	108
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	418
Homes occupied	92%
Bachelor's or higher	12%
Poverty rate	15.2%
Unemployment	1.1%
Average temp	59°F
Annual precip	52 in
Sunshine	64%

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.