

Loretto 38469

ZIP code · TN · Tennessee > Lawrence County > Loretto

BUYER'S MARKET

\$174K

MEDIAN SALE PRICE

-19.0%

1-YR CHANGE

75

SALES (12 MO)

\$216K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 29 / 100



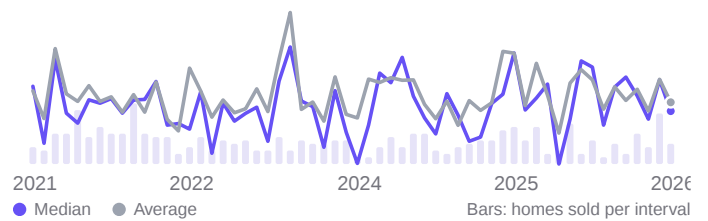
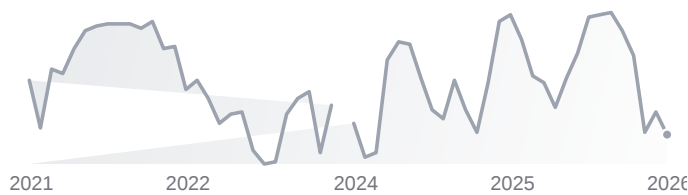
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

29 / 100

Sale prices

Median \$155K · Average \$177K

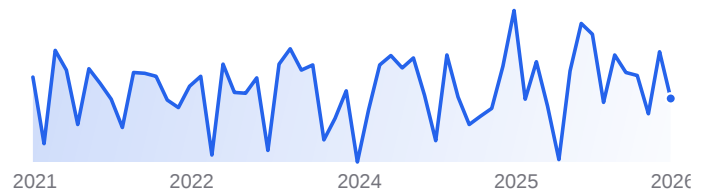
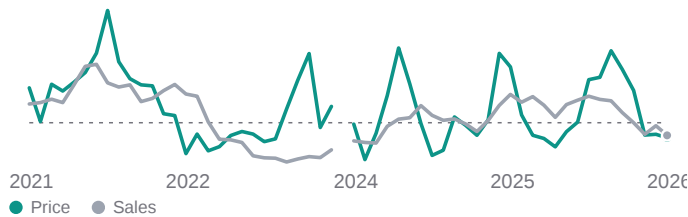


Growth (year over year)

Price -19.0% · Sales -15.7%

Price per square foot

\$99/ft²

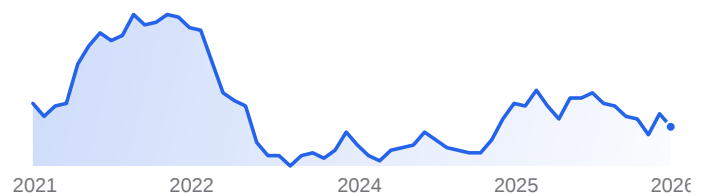
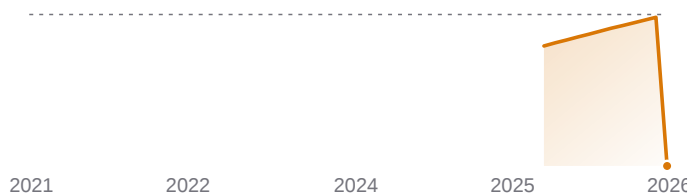


Sale premium vs estimated value

-14.3%

Annual turnover (share of homes sold)

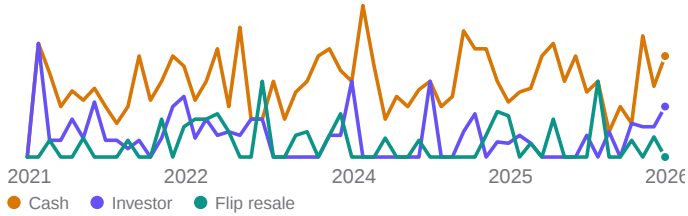
4.3%



BUYERS & OUTCOMES

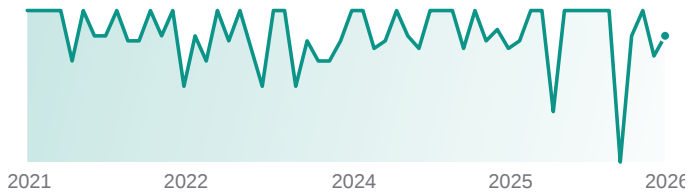
Buyer mix

Cash 67% · Investor 33% · Flip resale 0%



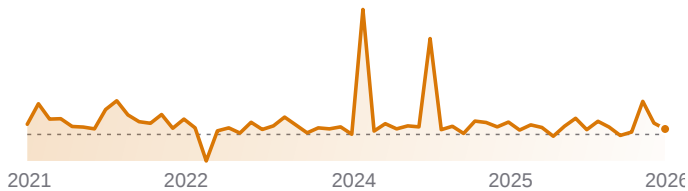
Sellers who sold at a gain

83%

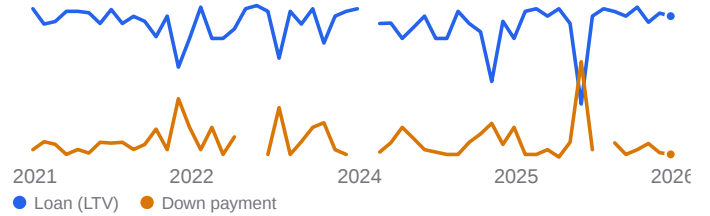


Median annualized return at resale

+4.8%

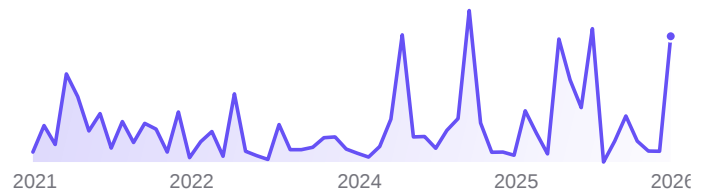


Financing (share of purchase price) Loan (LTV) 95% · Down payment 1.8%



Typical hold before selling

19.9 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	1,762
Median value (AVM)	\$216K
Median size	1,512 ft²
Median bedrooms	1
Median year built	1979
Single family	75%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	72%
Underwater (LTV 125% or more)	2.1%
Owner occupied	77%
Company owned	7.2%
Median loan-to-value	21%
Typical ownership tenure	11.3 yrs

COMMUNITY

Population	4,361
Density	66 / mi²
Median household income	\$56K
Average household income	\$73K
Crime index (US avg 100)	98
Air pollution index (US avg 100)	124
Earthquake index (US avg 100)	61
Homes occupied	92%
Bachelor's or higher	11%
Poverty rate	13.3%
Unemployment	1.0%
Average temp	59°F
Annual precip	59 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.