



The Honest Decatur, Alabama Relocation Guide

What I'd Tell My Own Family — By **Clint Peters**, REALTOR® | Real Broker

Almost 50 Years in North Alabama | 100+ Closed Transactions

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A Few Words Before You Read This

If you're holding this guide, you're probably doing one of two things. You're either thinking seriously about moving to Decatur, Alabama, or you're trying to figure out if it's even worth a second look. Either way, I'm glad you found this.

Most relocation guides read like brochures. They tell you Decatur is wonderful, the people are friendly, and the cost of living is great — and that's it. This one's different.

I'm **Clint Peters**. I'm a REALTOR® with Real Broker, and I've lived in North Alabama for almost 50 years. I've helped over a hundred families buy and sell homes in Decatur and the surrounding markets. Some of them came here from across the country and never left. A few of them realized Decatur wasn't quite right for them, and that's okay too. The point of this guide is to help you figure out which group you'd be in — before you spend a weekend driving here for showings.

I'm going to tell you about the smell, the bridges, the school situation, and the neighborhoods that look great online but aren't what they seem. I'm also going to tell you why I've stayed here almost five decades and why most of the families I help relocate end up staying too.

📄 Treat this like the conversation we'd have at my kitchen table. If something raises a question, write it down. When you're ready, my contact info is at the back. The first conversation is on me. — **Clint**

What Kind of Town Is This, Really?

Decatur sits on the Tennessee River in North Alabama, about 25 minutes south of Huntsville and 20 minutes from Madison. We're the county seat of Morgan County — locals call this place "**The River City.**" The metropolitan area covers Morgan and Lawrence counties with a combined population of around 156,000. Decatur itself is home to about 58,000 people.

Decatur at a Glance

58,400

Population

\$61.5K

Median Household Income

39.7

Median Age

53.4

Square Miles

The Economy

Decatur is more of a manufacturing town than most relocation videos let on. Major employers and economic anchors include:

- **3M** — long-established Decatur operations
- **Nucor Steel** — 435,000 sq ft facility along the Tennessee River
- **GE Appliances** — expanded operations in recent years
- **Bunge and Meow Mix** — food and agricultural processing along the river corridor
- **Mazda Toyota Manufacturing USA (MTM)** — \$2.3B facility, ~4,000 direct workers, 30 min away

Redstone Arsenal and Cummings Research Park in Huntsville also pull workers from across the region. If you're moving here for a job in the Huntsville tech corridor, Decatur is one of the most affordable bedroom communities you'll find within a reasonable commute.

The School Conversation

This is the section where most relocation guides either oversell or skip entirely. I'm going to do neither. Decatur City Schools serves about **8,700 students** across 18 schools — three high schools, two middle schools, and twelve elementary schools. The student-to-teacher ratio is **16:1**, better than the state average.

What the Data Says

If you Google "Decatur City Schools rating," you'll see numbers that look discouraging. Here's the honest picture:



Math Proficiency



Reading Proficiency



Graduation Rate

Up from 87% five years ago

What That Data Misses

The district average tells you almost nothing useful — performance varies dramatically by school.

Leon Sheffield Magnet

Ranks #21 among all Alabama elementary schools statewide

Eastwood Elementary

Holds a 93 state score, consistently outperforms district averages

Walter Jackson, Frances Nungester, Julian Harris

All perform above district average year after year

⚠️ School feeders matter more than city ratings. Where you buy determines which elementary feeder your kids enter. Talk to me before you make an offer — I can tell you which subdivisions feed which schools, and that conversation will save you a year of regret.

Private & Surrounding District Options

Decatur Heritage Christian Academy

Private K-12

Priceville or Hartselle

Morgan County district schools

Randolph School

Private option in Huntsville

The Number That Changes Everything

If there's one thing that catches relocators off guard about Decatur, it's how far their housing dollar stretches here compared to almost anywhere else they'd consider in North Alabama.

Property Tax Math — A Real Example

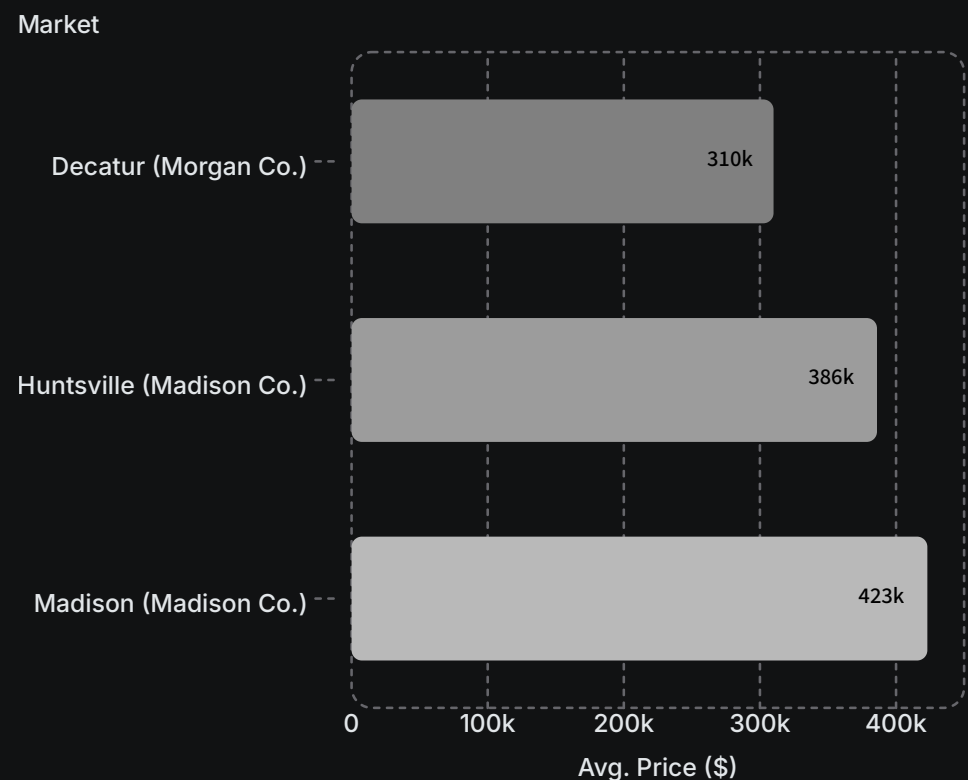
A 2,500 sq ft single-family home at **\$310,000** inside Decatur city limits (45.3 mills total rate):

- Appraised market value: **\$310,000**
- Assessed value (10% of appraised): **\$31,000**
- Annual property tax before exemptions: **\$1,404**
- Monthly equivalent: **~\$117**

✔ Effective rate ~0.45% of market value — vs. 0.91% national average. If you're moving from California, Texas, or the Northeast, the property tax line on your closing disclosure will probably look like a typo.

North Alabama Market Comparison

Average price for a **2,500 sq ft single-family home** — the size most relocators ask about:



The same size house costs roughly **\$76,000 less** in Decatur than Huntsville, and **\$113,000 less** than Madison. On a 30-year mortgage, that gap translates to hundreds of dollars per month — year after year.

Exemptions That Reduce Your Bill Further

Homestead Exemption

For primary residents. Reduces assessed value by \$4,000 (state) + \$2,000 (county). Saves \$100–\$300/yr. File with Morgan County Revenue Commissioner within first year.

Senior Exemption (65+)

Can significantly reduce — or in some cases eliminate — the state portion of your property tax. Exact savings depend on age and income. Apply through Morgan County Revenue Commissioner.

County Line Matters

The river is the county line. Cross into Limestone or Madison County and you're in a different tax jurisdiction. The county you live in changes your tax bill even if the houses look identical.

How Decatur Actually Works: The Five Areas

Most people moving to Decatur start the same way. They open Zillow, draw a circle, and start scrolling through subdivisions by name. Here's the problem: that's not how locals think about this town.

Nobody in Decatur says, "I live in such-and-such subdivision." They say, "I live in Burningtrees." Or "the Point Mallard area." Or "I'm out in Southwest." Decatur thinks in areas, not subdivisions.

There are five areas you need to know. Each one feels different. Each one attracts a different kind of buyer. Each one has its own trade-offs.




BURNINGTREES

Established southeastern area, with a golf course. Homes from \$275K to \$3.25M




**SOUTHEAST SOUTHEAST
DECATUR**

Most popular with relocators, mixed demographics. Homes from \$75K to \$1.5M



POINT MALLARD

Anchored by 749-acre park. Ideal for active families. Homes from \$200K to \$900K



ALBANY / OLD DECATUR

Historic district with charming character, very walkable. Homes from \$50K to \$800K



SOUTHWEST DECATUR

Near Beltline Corridor, with easy access to shopping and dining. Homes from \$100K to \$1.25M

i Don't pick a subdivision first. Pick an area first. Once you know which area fits how you actually want to live, the subdivision search gets dramatically easier — and you stop wasting weekends driving to houses that were never going to work for you.

Burningtree & Southeast Decatur

BURNINGTREE

Southeastern Decatur — Established & Quiet

Burningtree sits in the southeastern part of Decatur, anchored by Burningtree Country Club and its golf course. It's one of the most established areas of the city — mature trees, larger lots, and a quieter feel than most of the newer construction zones.

Who Lives Here

Move-up buyers, professionals (engineers, medical, executives), and retirees who downsized without leaving Decatur.

Price Range

\$275,000 to \$3,250,000

Schools

Walter Jackson Elementary → Decatur Middle → Decatur High

Trade-Off

About 10–15 min to downtown — can feel "out of town." But the area is growing fast and the new Publix makes shopping much easier than it used to be.

SOUTHEAST DECATUR

Most Popular Landing Spot for Relocators

Southeast Decatur sits at the intersection of almost everything that makes the city work — shopping, schools, medical facilities, and easy access to the rest of North Alabama. Most neighborhoods feel established rather than brand new, but newer construction options are scattered throughout.

Who Lives Here

Young families, established professionals, and empty-nesters living within blocks of each other. The most demographically mixed of the five areas.

Price Range

\$75,000 to \$1,500,000

Schools

Walter Jackson or Eastwood Elementary → Decatur Middle → Decatur High

Trade-Off

Homes often have long-term owners, so fully updated homes aren't always the norm — but when you find one, the price tag reflects it.

Point Mallard, Albany & Southwest Decatur

Point Mallard Area

Anchored by a **749-acre regional park** with a wave pool, golf course, ice complex, and walking/biking trails. Active families end up here for a reason.

Price Range: \$200,000 – \$900,000

Schools: Eastwood Elementary → Decatur Middle → Decatur High

Trade-Off: Crowds during Halloween, Memorial Day weekend, and the annual Alabama Jubilee Hot Air Balloon Festival. Worth it for most buyers here.

Best For: Active families who put a high premium on lifestyle and recreation. Holds value well in resale — the park anchor isn't going anywhere.

Albany / Old Decatur

One of the **largest historic districts in Alabama**, with homes dating to the late 1800s and early 1900s. Walkable to downtown, full of character, and unlike anywhere else in the city.

Price Range: \$50,000 – \$800,000

Schools: Banks Caddel Elementary → Decatur Middle → Decatur High

Trade-Off: Older homes mean older systems — maintenance can be a major issue. Exterior changes may require approval from the Historic Preservation Commission.

Best For: Restoration enthusiasts, downtown lovers, empty-nesters who want walkability, and younger professionals who'd rather have charm than square footage.

Southwest Decatur

Bordered by the Beltline corridor that provides residents will a vast variety of shopping and dining options. Getting to Huntsville and Madison does take a bit longer from this location

Price Range: \$100,000 – \$1,250,000

Schools: Chestnut Grove, Julian, or Woodmead Elementary → Austin Middle → Austin High

Trade-Off: The commute to Huntsville and Madison is longer from this area.

Best For: Buyers who want a little newer part of town, with easy access to shopping and dining choices.

Three Things to Factor In

Every honest relocation guide has a section like this. These are the things most videos won't tell you — but that you deserve to know before you make a decision.

1 The Industrial Corridor and "The Smell"

Decatur is more industrial than most relocation videos let on. Manufacturing plants — including Meow Mix and Bunge — sit along the Tennessee River corridor. And yes, sometimes Decatur smells. Locals talk about it. Newcomers ask about it.


The smell isn't constant, it isn't everywhere, and it depends on which way the wind is blowing off the river. Some days you don't notice a thing. If you're in Burningtrees, Point Mallard, Southeast Decatur, or Southwest, you're far enough from the corridor that on most days you'd never know it was an issue.

This is also why you'll see almost no river-view residential homes for sale in Decatur. The river corridor is industrial, and what isn't industrial is protected by TVA and the Wheeler National Wildlife Refuge. If a river-view home is your dream, Decatur won't be the answer — and that's worth knowing before you spend a weekend looking.

2 Bridge Traffic

If you're taking a job in Huntsville, commuting toward Madison, or crossing the Tennessee River regularly, bridge traffic in Decatur is a real thing. Not catastrophic. Not Atlanta bad. But real.

Two main crossings: the **Hudson Memorial Bridge** in town, and the **I-65 bridge** a few miles west. During peak hours — especially southbound in the afternoon — they back up. Locals plan around it.

 Drive your actual commute at the actual time you'll be driving it before you sign a contract. A 25-minute drive at noon can be 45 minutes during rush hour. That one habit will save you a year of frustration.

3 The Cost of Living Reality

The reason most of the families I help relocate to Decatur stay here is something I've been saying the whole guide. Your money goes further. Lower home prices. Lower property taxes on the Morgan County side. Lower everyday expenses. A slower pace that families are coming here specifically to find.

After almost five decades watching this town, I've watched the manufacturing economy shift, the downtown come back to life, and families move here and never leave. Decatur isn't perfect. No town is. But for the right family, it's home in a way that's increasingly hard to find.

Ready to Take the Next Step?

If you've made it this far, you're serious about Decatur. Here's how to take the next step, in whatever order makes sense for where you are right now.



Run the Numbers Privately

My free **North Alabama Affordability Calculator** lives at clintonpeters.com. Play with home prices, interest rates, and estimated monthly payments on your own timeline. No email required.



Browse Current Listings

clintonpeters.com keeps a current feed of homes for sale across Decatur, Hartselle, Huntsville, Madison, and Athens. Search by area, price, or feature.



Book a 15-Minute Call

When you're ready to talk through your specific situation — timeline, school zone, budget, the trade-offs that matter to your family — my Calendly link is at clintonpeters.com. **15 minutes. No pressure. No pitch. Just answers.**

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Data Sources

U.S. Census Bureau, FRED, Zillow, Redfin, Morgan County Revenue Commissioner, Niche, US News Education

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Call 256.476.4201