

Lincoln County, KY

County · KY · Kentucky

BALANCED MARKET

\$180K

MEDIAN SALE PRICE

-10.7%

1-YR CHANGE

218

SALES (12 MO)

\$198K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 40 / 100



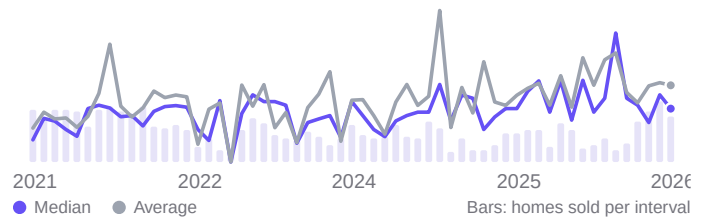
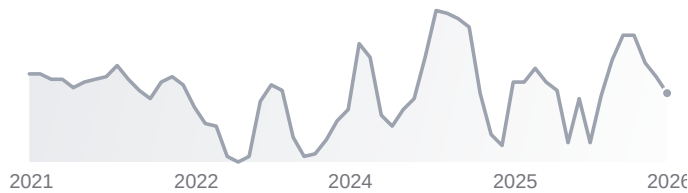
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

40 / 100

Sale prices

Median \$180K · Average \$214K

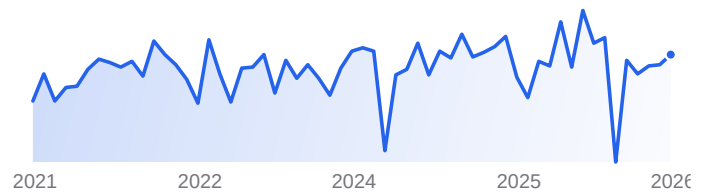
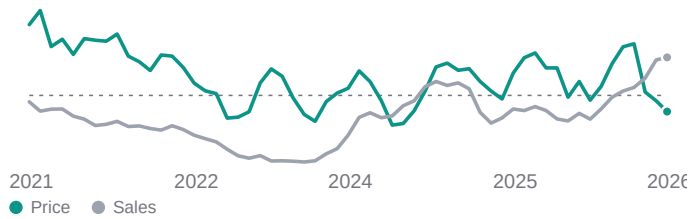


Growth (year over year)

Price -10.7% · Sales +25.3%

Price per square foot

\$139/ft²

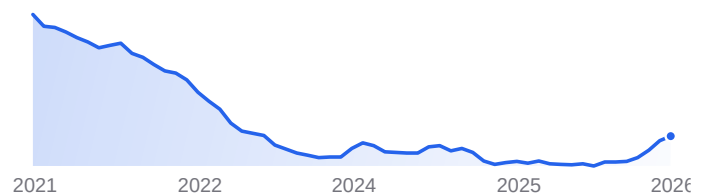
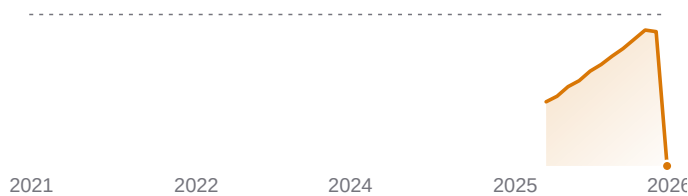


Sale premium vs estimated value

-8.8%

Annual turnover (share of homes sold)

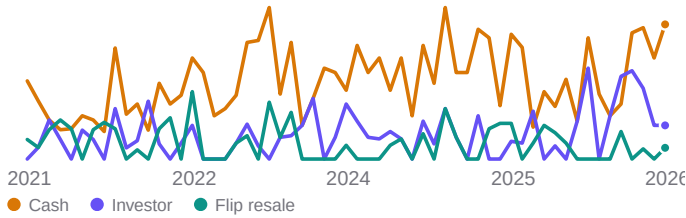
2.1%



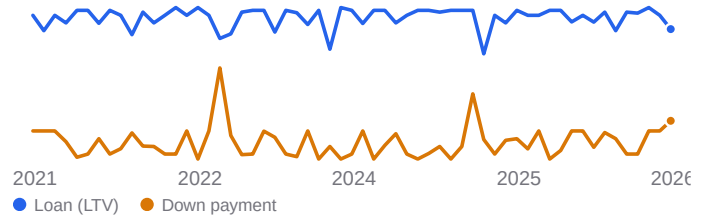
BUYERS & OUTCOMES

Buyer mix

Cash 44% · Investor 11% · Flip resale 3.7%

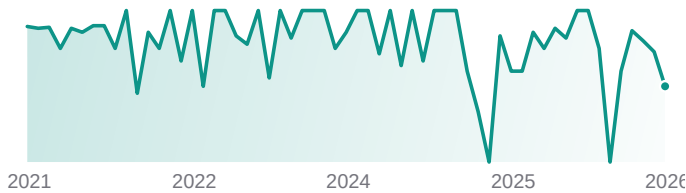


Financing (share of purchase price) Loan (LTV) 86% · Down payment 27%



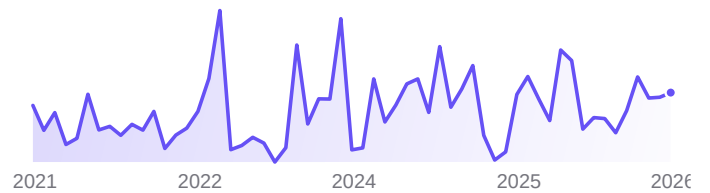
Sellers who sold at a gain

75%



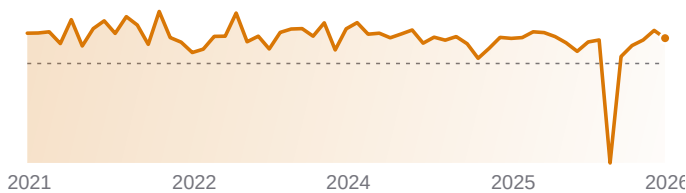
Typical hold before selling

5.8 yrs



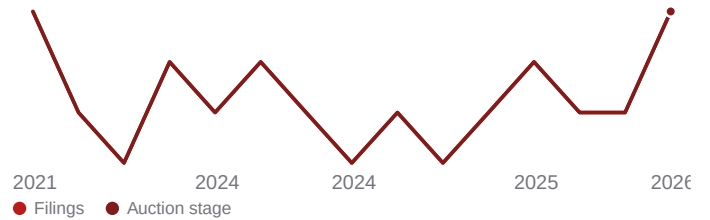
Median annualized return at resale

+8.2%



Preforeclosure filings

Filings 4 · Auction stage 4



HOUSING STOCK

Homes	10,358
Median value (AVM)	\$198K
Median size	1,384 ft²
Median bedrooms	3
Median year built	1998
Single family	73%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	60%
Underwater (LTV 125% or more)	3.1%
Owner occupied	66%
Company owned	5.8%
Median loan-to-value	40%
Typical ownership tenure	7.9 yrs

COMMUNITY

Population	25,135
Density	76 / mi²
Median household income	\$51K
Average household income	\$68K
Crime index (US avg 100)	129
Air pollution index (US avg 100)	151
Earthquake index (US avg 100)	44
Homes occupied	91%
Bachelor's or higher	11%
Poverty rate	14.0%
Unemployment	1.6%
Average temp	56°F
Annual precip	50 in
Sunshine	55%

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.