

Lincolnton 28092

ZIP code · NC · North Carolina > Lincoln County > Lincolnton

BUYER'S MARKET

\$276K

MEDIAN SALE PRICE

-12.8%

1-YR CHANGE

558

SALES (12 MO)

\$283K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 30 / 100



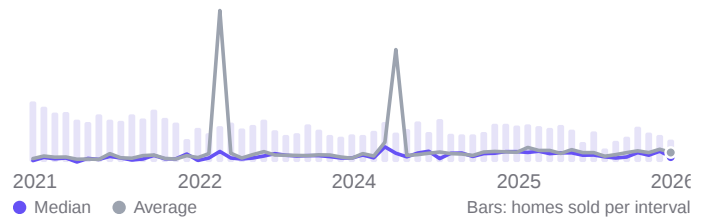
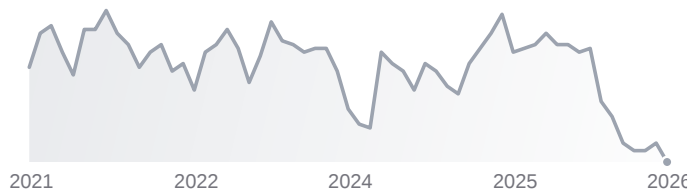
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

30 / 100

Sale prices

Median \$239K · Average \$306K

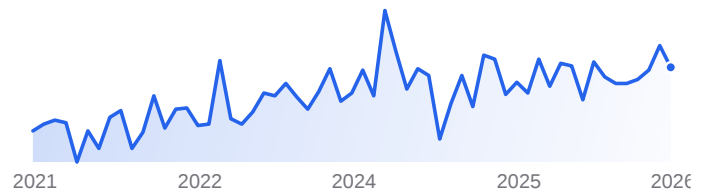
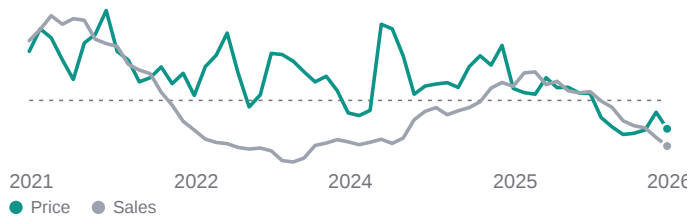


Growth (year over year)

Price -12.8% · Sales -20.6%

Price per square foot

\$192/ft²



Sale premium vs estimated value

-1.7%

Annual turnover (share of homes sold)

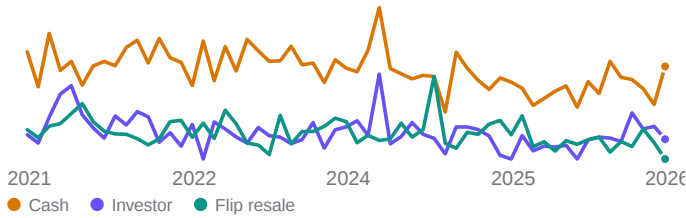
3.4%



BUYERS & OUTCOMES

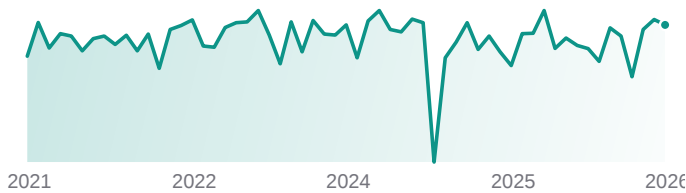
Buyer mix

Cash 37% · Investor 7.9% · Flip resale 0%



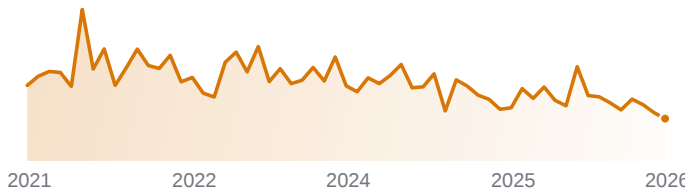
Sellers who sold at a gain

96%

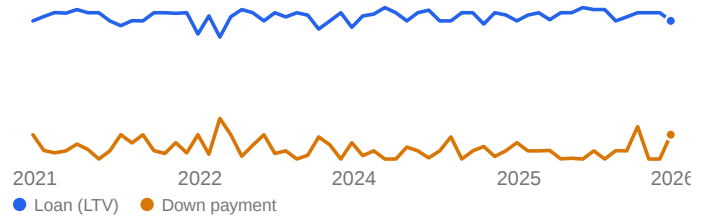


Median annualized return at resale

+5.4%

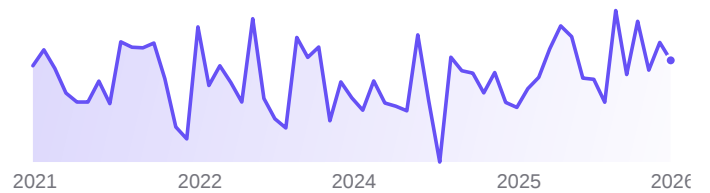


Financing (share of purchase price) Loan (LTV) 90% · Down payment 20%



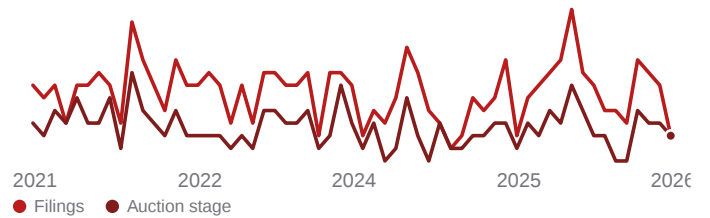
Typical hold before selling

4.5 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	16,215
Median value (AVM)	\$283K
Median size	1,454 ft²
Median bedrooms	3
Median year built	1984
Single family	73%
Condos	0.7%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	62%
Underwater (LTV 125% or more)	2.4%
Owner occupied	71%
Company owned	10%
Median loan-to-value	39%

Typical ownership tenure

9.0 yrs

COMMUNITY

Population	43,813
Density	367 / mi²
Median household income	\$65K
Average household income	\$79K
Crime index (US avg 100)	129
Air pollution index (US avg 100)	92
Earthquake index (US avg 100)	74
Homes occupied	93%
Bachelor's or higher	15%
Poverty rate	9.9%
Unemployment	1.0%
Average temp	59°F
Annual precip	48 in
Sunshine	63%

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.