

Ridgely 38080

ZIP code · TN · Tennessee > Lake County > Ridgely

SELLER'S MARKET

\$71K

MEDIAN SALE PRICE

+3.6%

1-YR CHANGE

38

SALES (12 MO)

\$100K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 65 / 100

Buyer's market

Balanced

Seller's market

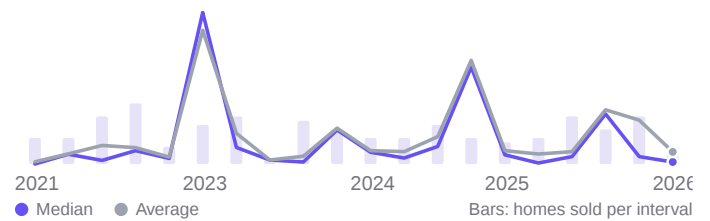
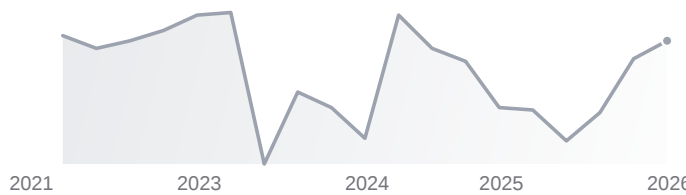
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

65 / 100

Sale prices

Median \$49K · Average \$105K

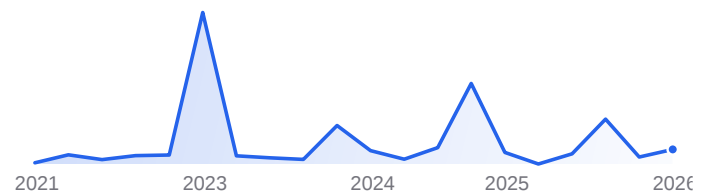
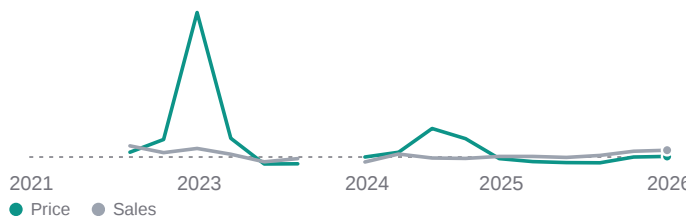


Growth (year over year)

Price +3.6% · Sales +46.2%

Price per square foot

\$87/ft²

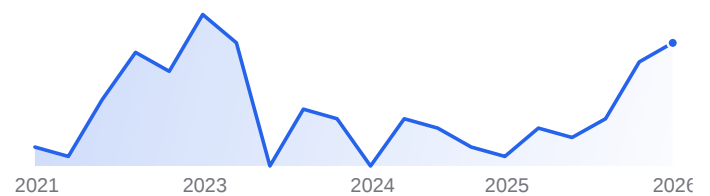


Sale premium vs estimated value

-46.5%

Annual turnover (share of homes sold)

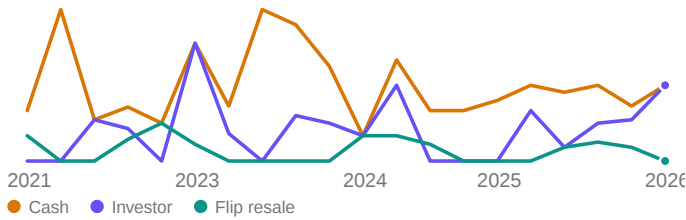
4.1%



BUYERS & OUTCOMES

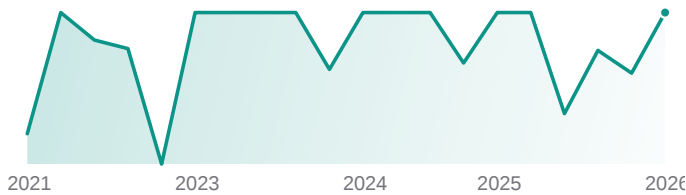
Buyer mix

Cash 50% · Investor 50% · Flip resale 0%



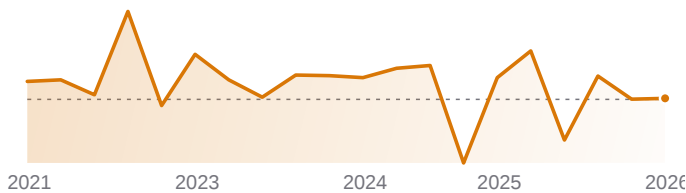
Sellers who sold at a gain

100%

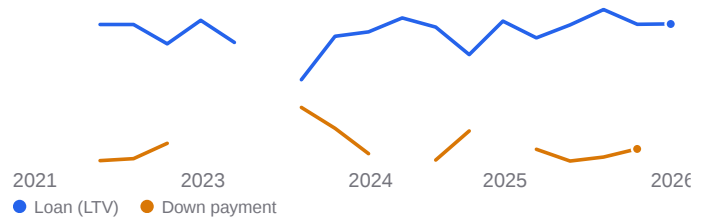


Median annualized return at resale

+0.3%

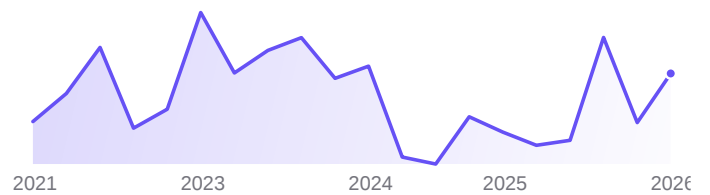


Financing (share of purchase price) Loan (LTV) 100% · Down payment 10%



Typical hold before selling

11.4 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	937
Median value (AVM)	\$100K
Median size	1,300 ft²
Median bedrooms	3
Median year built	1967
Single family	86%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	79%
Underwater (LTV 125% or more)	1.5%
Owner occupied	68%
Company owned	5.0%
Median loan-to-value	0%
Typical ownership tenure	13.6 yrs

COMMUNITY

Population	2,239
Density	17 / mi²
Median household income	\$45K
Average household income	\$60K
Crime index (US avg 100)	136
Air pollution index (US avg 100)	93
Earthquake index (US avg 100)	714
Homes occupied	88%
Bachelor's or higher	7%
Poverty rate	24.8%
Unemployment	0.9%
Average temp	59°F
Annual precip	51 in
Sunshine	64%

Market metrics are derived from recorded arms-length deeds through July 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.