

Lincolnton — #1 of 10: Homes Owned Free and Clear

Lincolnton Leads NC in Free-and-Clear Homes

45.2% own without a mortgage — source: ALEX Intelligence, 2026

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THE DATA

45.2%

Homes Owned Free and Clear (2024)

Lincolnton has the highest rate of mortgage-free ownership in the Charlotte metro area.

This figure reflects a deeply rooted pattern of long-term homeownership, intergenerational wealth retention, and limited reliance on mortgage financing. The high rate suggests strong financial stability and low leverage across the local housing stock.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation

<https://alex-companies.com/data/2026-10-14-charlotte-free-and-clear-place-mkt>



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Wealth is invisible, not just owned

For investors and policymakers, this means that the most valuable real estate isn't always the newest or most expensive — it's the most stable, the most durable, and the least leveraged.

02

Stability as a competitive edge

For the broader Charlotte metro, this suggests that long-term affordability isn't just about price — it's about ownership structure. Markets with high free-and-clear rates may be better positioned to weather future instability than those reliant on debt-fueled growth.



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