

Effingham County, GA

County · GA · Georgia

BALANCED MARKET

\$322K

MEDIAN SALE PRICE

-0.8%

1-YR CHANGE

998

SALES (12 MO)

\$325K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 42 / 100



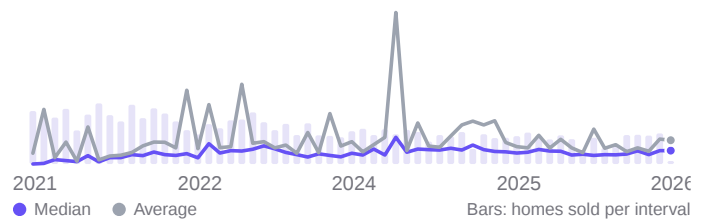
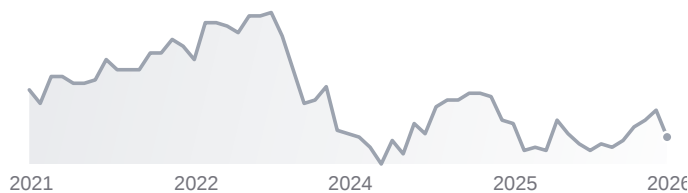
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

42 / 100

Sale prices

Median \$330K · Average \$396K

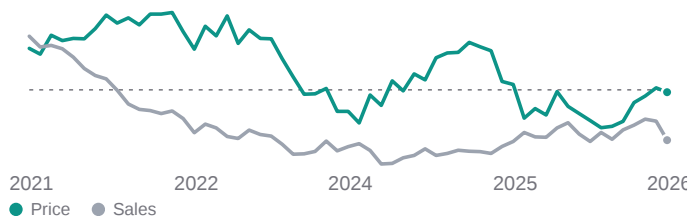


Growth (year over year)

Price -0.8% · Sales -16.8%

Price per square foot

\$171/ft²

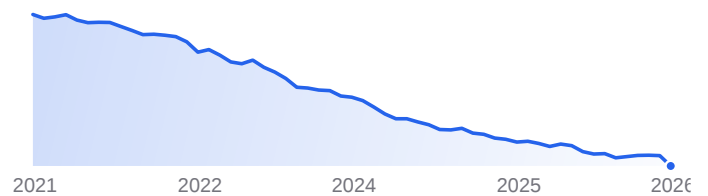
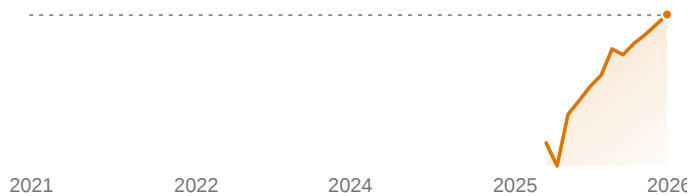


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

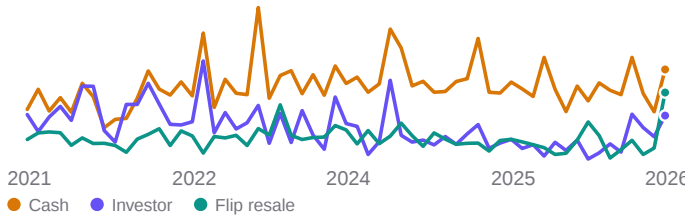
3.8%



BUYERS & OUTCOMES

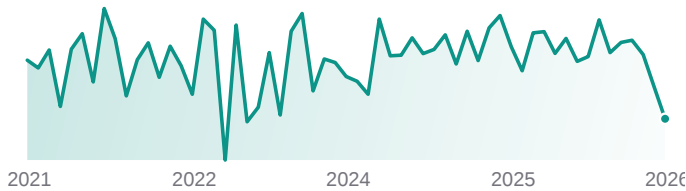
Buyer mix

Cash 36% · Investor 18% · Flip resale 27%



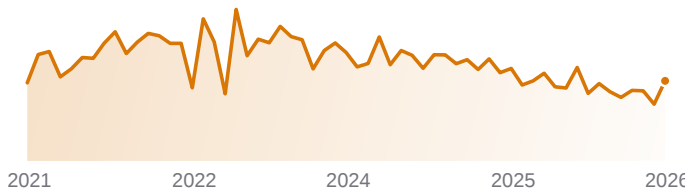
Sellers who sold at a gain

80%

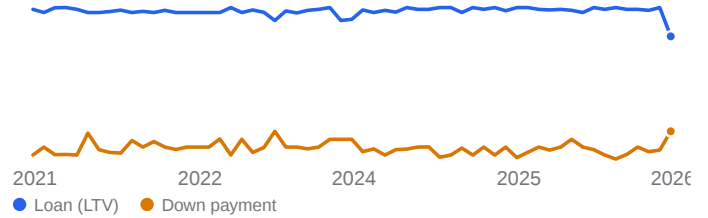


Median annualized return at resale

+7.2%

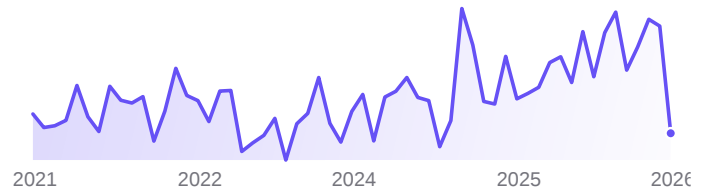


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



Typical hold before selling

3.0 yrs



Preforeclosure filings

Filings 13 · Auction stage 13



HOUSING STOCK

Homes	25,938
Median value (AVM)	\$325K
Median size	1,806 ft²
Median bedrooms	4
Median year built	2002
Single family	90%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	53%
Underwater (LTV 125% or more)	1.1%
Owner occupied	83%
Company owned	11%
Median loan-to-value	48%
Typical ownership tenure	7.6 yrs

COMMUNITY

Population	74,100
Density	155 / mi²
Median household income	\$84K
Average household income	\$105K
Crime index (US avg 100)	101
Air pollution index (US avg 100)	68
Earthquake index (US avg 100)	89
Homes occupied	94%
Bachelor's or higher	19%
Poverty rate	5.3%
Unemployment	0.9%
Average temp	66°F
Annual precip	50 in
Sunshine	62%

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.