

Effingham County, IL

County · IL · Illinois

SELLER'S MARKET

\$687K

MEDIAN SALE PRICE

+212.3%

1-YR CHANGE

469

SALES (12 MO)

\$231K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 78 / 100

Buyer's market

Balanced

Seller's market

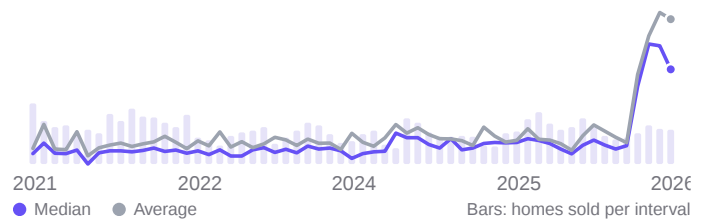
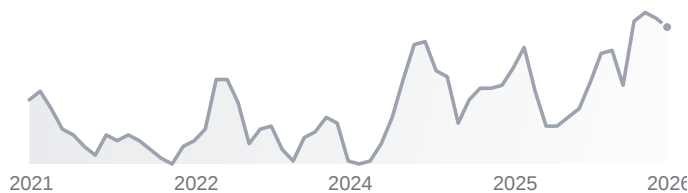
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

78 / 100

Sale prices

Median \$600K · Average \$868K

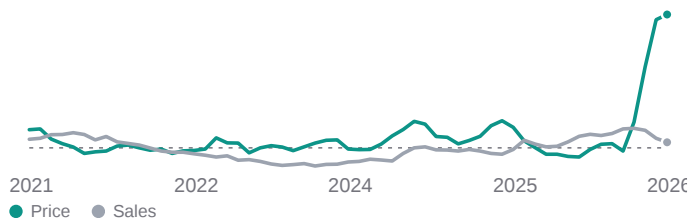


Growth (year over year)

Price +212.3% · Sales +8.8%

Price per square foot

\$462/ft²



Sale premium vs estimated value

+215.0%

Annual turnover (share of homes sold)

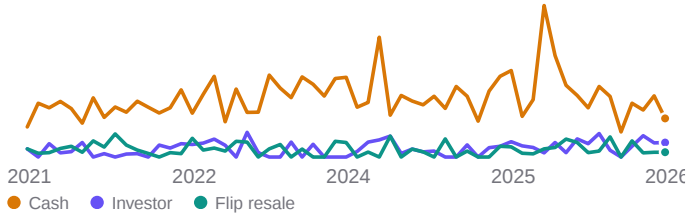
3.5%



BUYERS & OUTCOMES

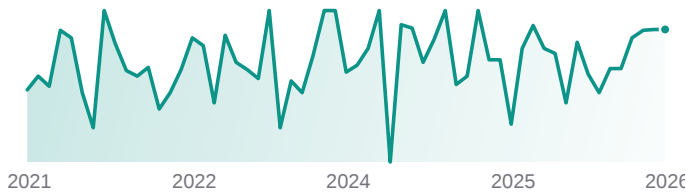
Buyer mix

Cash 21% · Investor 7.7% · Flip resale 2.6%



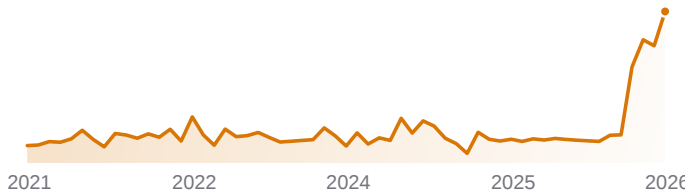
Sellers who sold at a gain

96%

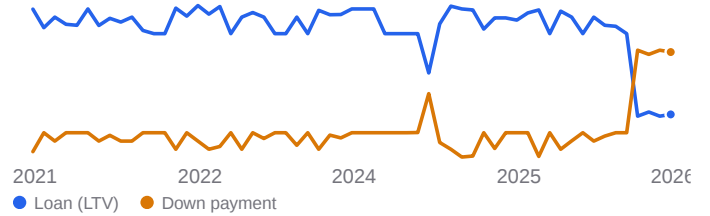


Median annualized return at resale

+37.4%

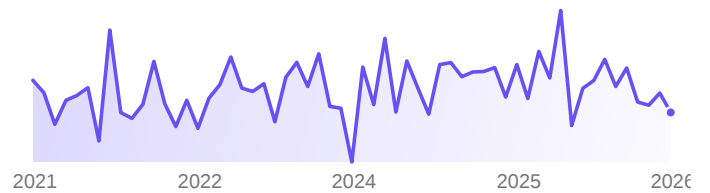


Financing (share of purchase price) Loan (LTV) 31% · Down payment 69%



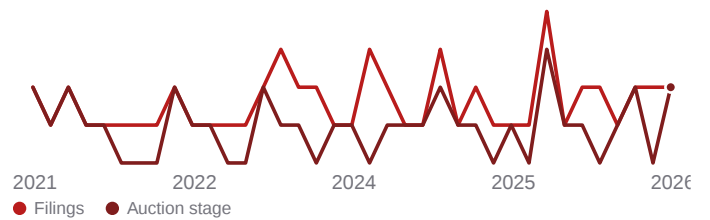
Typical hold before selling

4.3 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	13,430
Median value (AVM)	\$231K
Median size	1,440 ft²
Median bedrooms	1
Median year built	1976
Single family	86%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	58%
Underwater (LTV 125% or more)	3.8%
Owner occupied	85%
Company owned	14%
Median loan-to-value	43%
Typical ownership tenure	8.8 yrs

COMMUNITY

Population	34,693
Density	73 / mi²
Median household income	\$75K
Average household income	\$95K
Crime index (US avg 100)	115
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	127
Homes occupied	91%
Bachelor's or higher	21%
Poverty rate	11.0%
Unemployment	1.2%
Average temp	54°F
Annual precip	41 in
Sunshine	59%

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.