

Elgin 29045

ZIP code · SC · South Carolina > Kershaw County > Elgin

BALANCED MARKET

\$292K

MEDIAN SALE PRICE

-2.0%

1-YR CHANGE

532

SALES (12 MO)

\$298K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 40 / 100



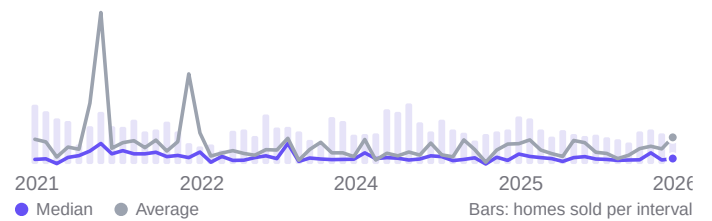
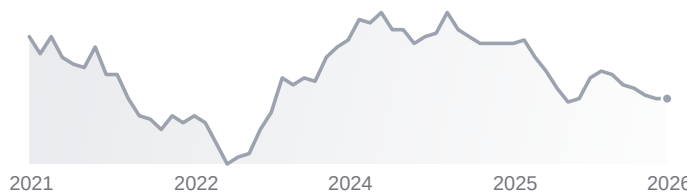
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

40 / 100

Sale prices

Median \$285K · Average \$397K

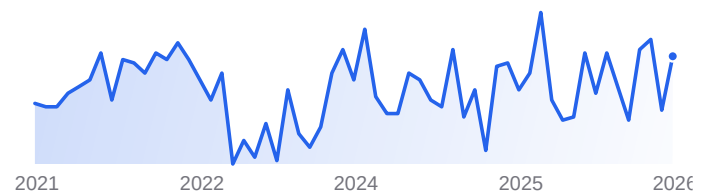
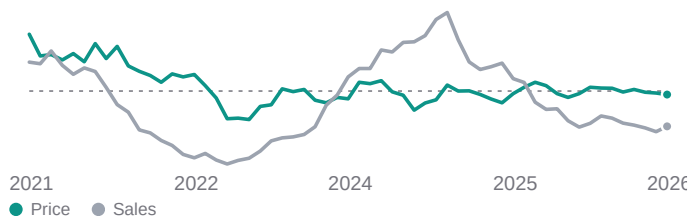


Growth (year over year)

Price -2.0% · Sales -19.9%

Price per square foot

\$141/ft²

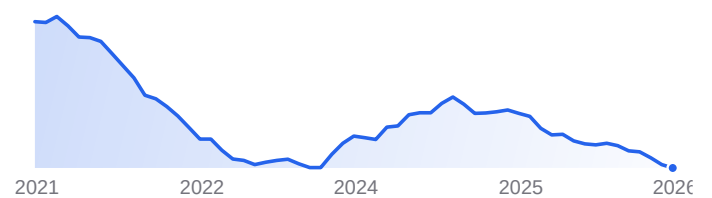
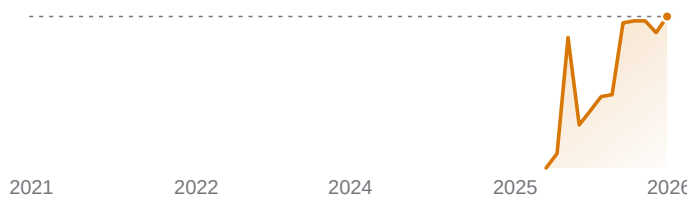


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

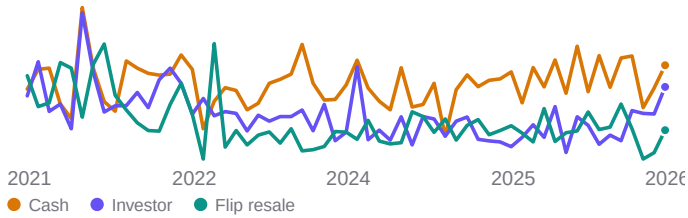
4.2%



BUYERS & OUTCOMES

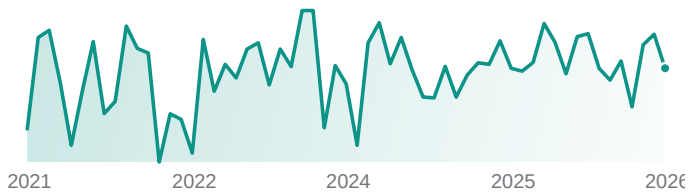
Buyer mix

Cash 31% · Investor 24% · Flip resale 9.5%



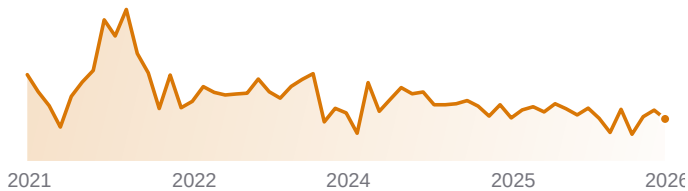
Sellers who sold at a gain

86%

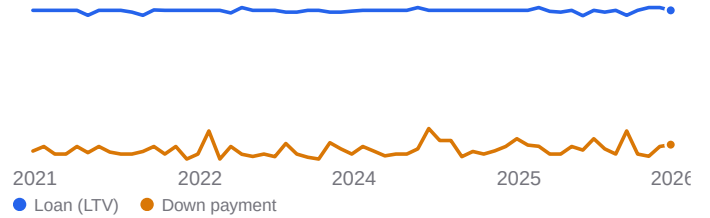


Median annualized return at resale

+3.8%

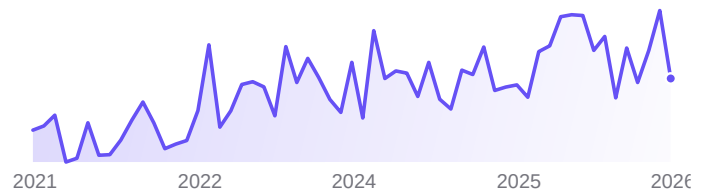


Financing (share of purchase price) Loan (LTV) 98% · Down payment 11%



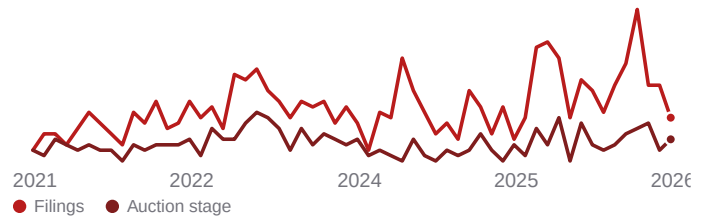
Typical hold before selling

4.0 yrs



Preforeclosure filings

Filings 8 · Auction stage 4



HOUSING STOCK

Homes	12,803
Median value (AVM)	\$298K
Median size	2,292 ft²
Median bedrooms	3
Median year built	2007
Single family	81%
Condos	0.8%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	42%
Underwater (LTV 125% or more)	0.9%
Owner occupied	80%
Company owned	9.8%
Median loan-to-value	57%

Typical ownership tenure

7.7 yrs

COMMUNITY

Population	30,447
Density	411 / mi²
Median household income	\$85K
Average household income	\$105K
Crime index (US avg 100)	73
Air pollution index (US avg 100)	82
Earthquake index (US avg 100)	137
Homes occupied	94%
Bachelor's or higher	19%
Poverty rate	9.9%
Unemployment	1.2%
Average temp	63°F
Annual precip	47 in
Sunshine	64%

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.