

Elgin 60120

ZIP code · IL · Illinois · Cook County · Elgin

SELLER'S MARKET

\$291K

MEDIAN SALE PRICE

+2.6%

1-YR CHANGE

459

SALES (12 MO)

\$302K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 61 / 100



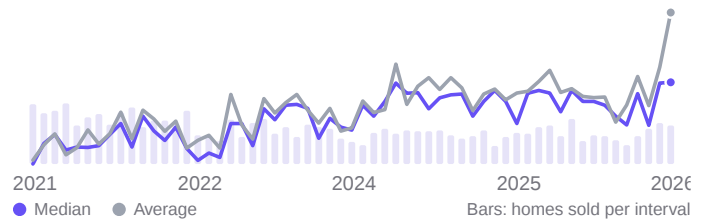
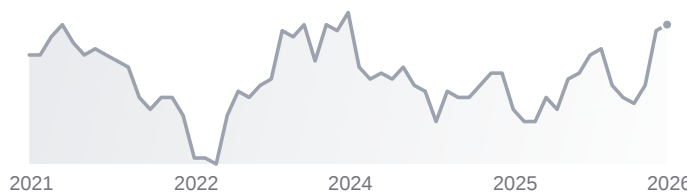
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

61 / 100

Sale prices

Median \$311K · Average \$406K

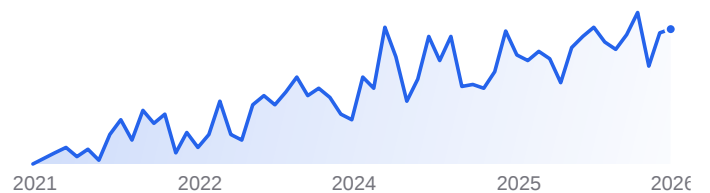
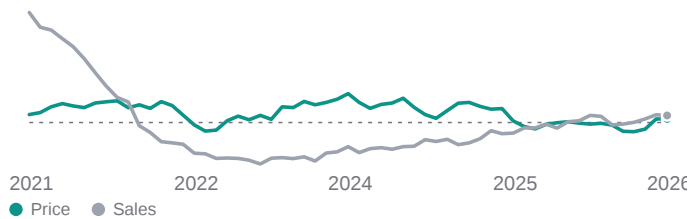


Growth (year over year)

Price +2.6% · Sales +5.0%

Price per square foot

\$214/ft²

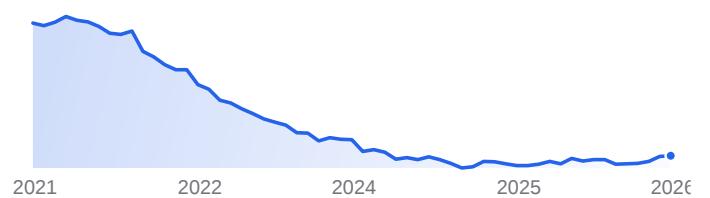
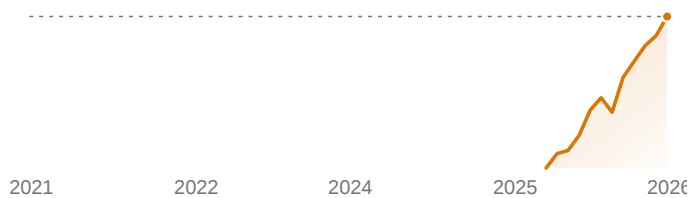


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

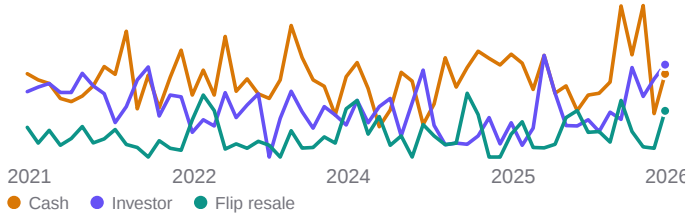
3.5%



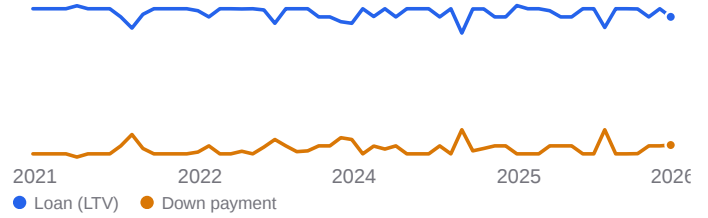
BUYERS & OUTCOMES

Buyer mix

Cash 19% · Investor 21% · Flip resale 11%

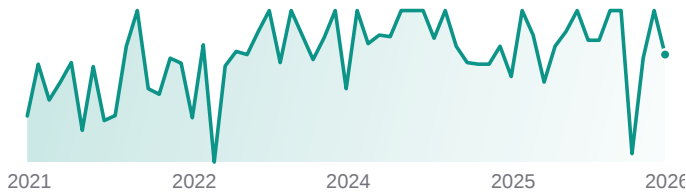


Financing (share of purchase price) Loan (LTV) 90% · Down payment 11%



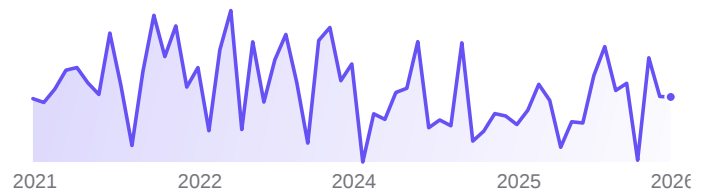
Sellers who sold at a gain

95%



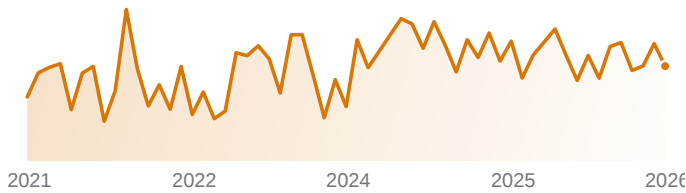
Typical hold before selling

8.5 yrs



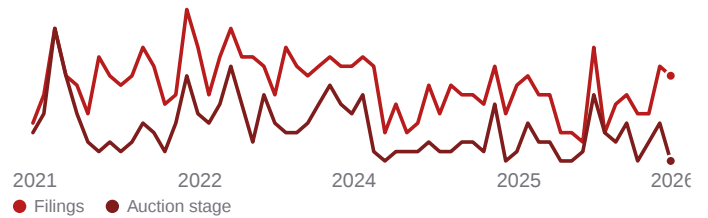
Median annualized return at resale

+5.7%



Preforeclosure filings

Filings 9 · Auction stage 0



HOUSING STOCK

Homes	13,126
Median value (AVM)	\$302K
Median size	1,417 ft²
Median bedrooms	3
Median year built	1970
Single family	80%
Condos	11%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	48%
Underwater (LTV 125% or more)	1.3%
Owner occupied	83%
Company owned	12%
Median loan-to-value	51%

Typical ownership tenure

12.9 yrs

COMMUNITY

Population	51,977
Density	4,108 / mi²
Median household income	\$76K
Average household income	\$100K
Crime index (US avg 100)	87
Air pollution index (US avg 100)	109
Earthquake index (US avg 100)	47
Homes occupied	96%
Bachelor's or higher	15%
Poverty rate	10.8%
Unemployment	1.9%
Average temp	48°F
Annual precip	37 in
Sunshine	54%

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.