

Elgin 60123

ZIP code · IL · Illinois · Kane County · Elgin

BALANCED MARKET

\$318K

MEDIAN SALE PRICE

-0.6%

1-YR CHANGE

468

SALES (12 MO)

\$305K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 54 / 100



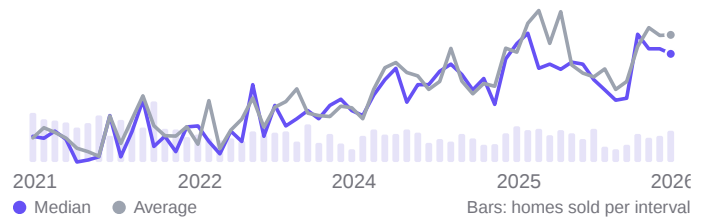
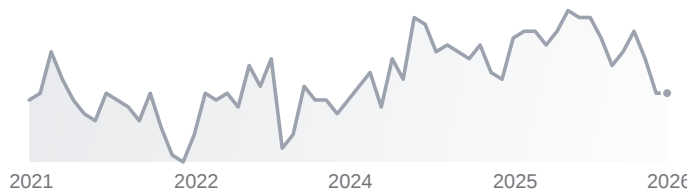
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

54 / 100

Sale prices

Median \$315K · Average \$333K

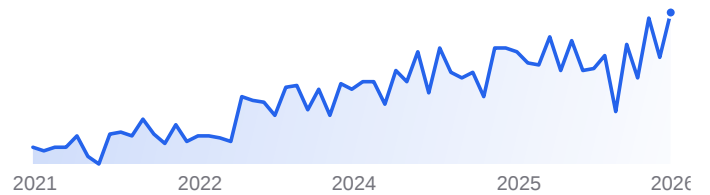
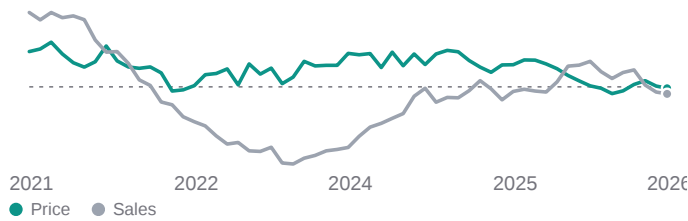


Growth (year over year)

Price -0.6% · Sales -3.1%

Price per square foot

\$225/ft²

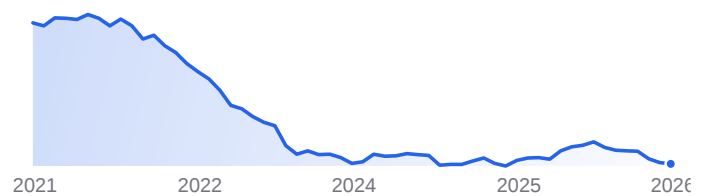
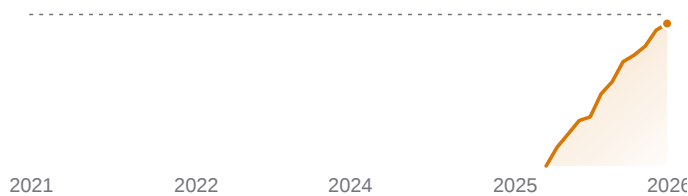


Sale premium vs estimated value

-0.3%

Annual turnover (share of homes sold)

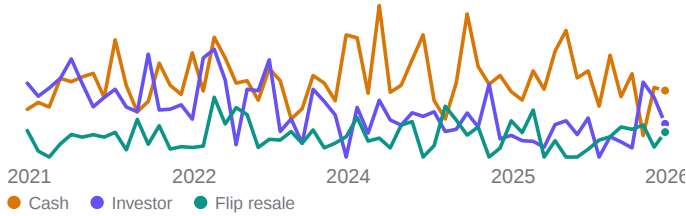
3.6%



BUYERS & OUTCOMES

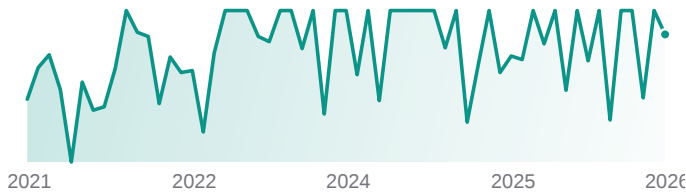
Buyer mix

Cash 16% · Investor 8.2% · Flip resale 6.1%



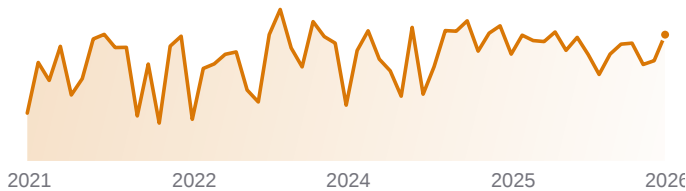
Sellers who sold at a gain

97%

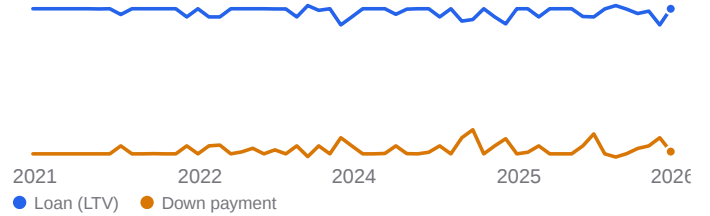


Median annualized return at resale

+7.1%

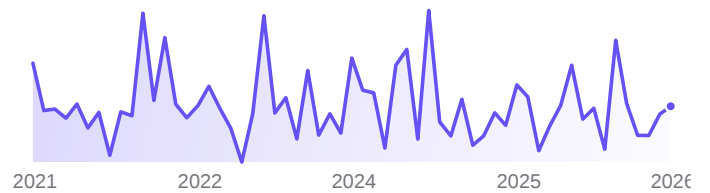


Financing (share of purchase price) Loan (LTV) 95% · Down payment 6.4%



Typical hold before selling

8.3 yrs



Preforeclosure filings

Filings 3 · Auction stage 1



HOUSING STOCK

Homes	12,914
Median value (AVM)	\$305K
Median size	1,486 ft²
Median bedrooms	3
Median year built	1970
Single family	100%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	46%
Underwater (LTV 125% or more)	1.6%
Owner occupied	81%
Company owned	16%
Median loan-to-value	53%
Typical ownership tenure	12.9 yrs

COMMUNITY

Population	47,601
Density	3,451 / mi²
Median household income	\$76K
Average household income	\$101K
Crime index (US avg 100)	119
Air pollution index (US avg 100)	113
Earthquake index (US avg 100)	47
Homes occupied	95%
Bachelor's or higher	17%
Poverty rate	10.9%
Unemployment	1.7%
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.