

Champaign 61821

ZIP code · IL · Illinois > Champaign County > Champaign

SELLER'S MARKET

\$218K

MEDIAN SALE PRICE

+0.5%

1-YR CHANGE

523

SALES (12 MO)

\$197K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 65 / 100

Buyer's market

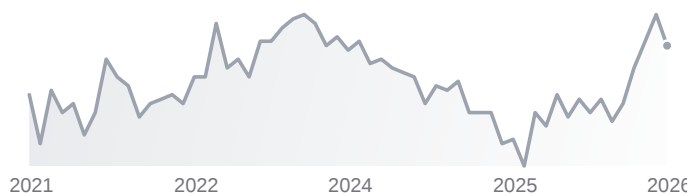
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

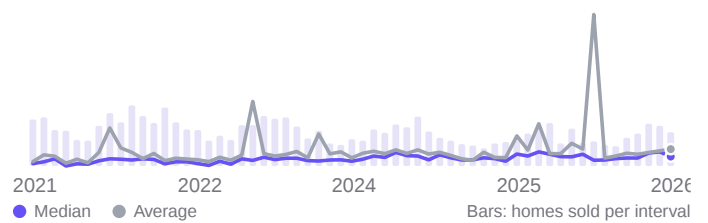
Market temperature (0–100)

65 / 100



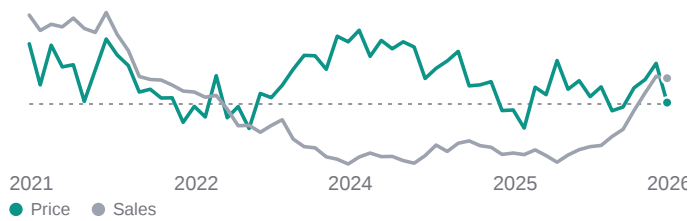
Sale prices

Median \$195K · Average \$258K



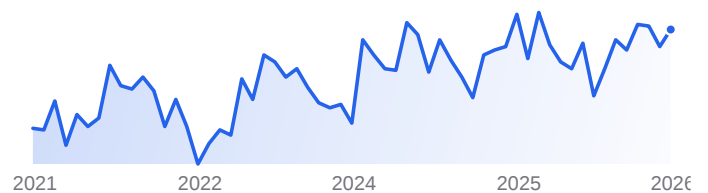
Growth (year over year)

Price +0.5% · Sales +7.8%



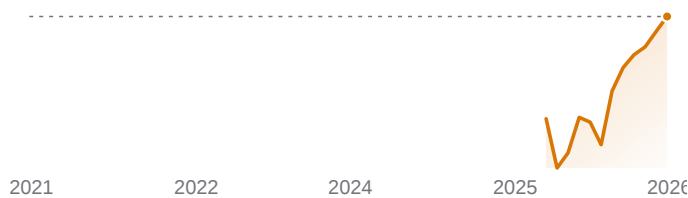
Price per square foot

\$176/ft²



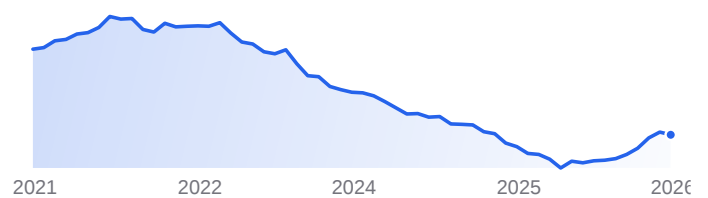
Sale premium vs estimated value

+0.0%



Annual turnover (share of homes sold)

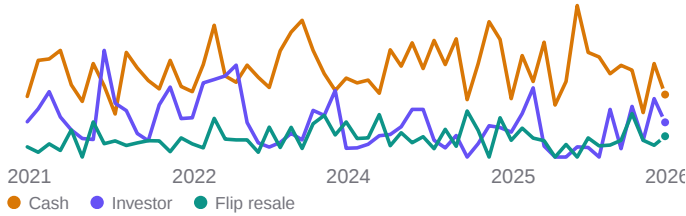
5.0%



BUYERS & OUTCOMES

Buyer mix

Cash 19% · Investor 10% · Flip resale 6.3%



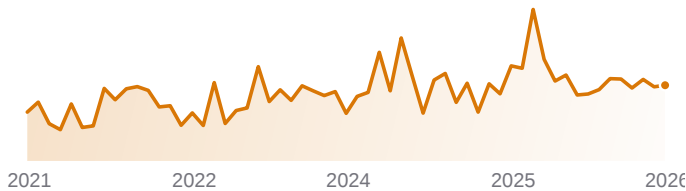
Sellers who sold at a gain

95%

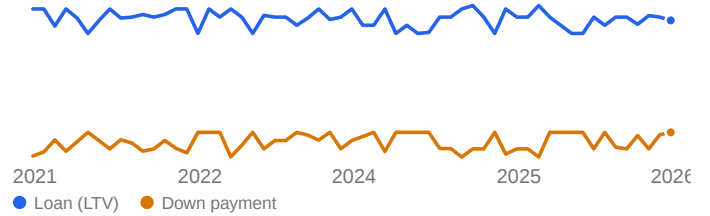


Median annualized return at resale

+5.1%

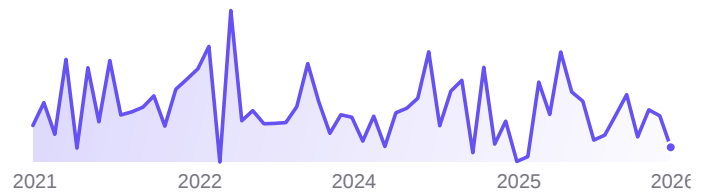


Financing (share of purchase price) Loan (LTV) 88% · Down payment 20%



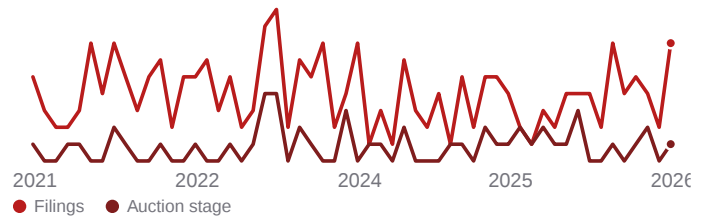
Typical hold before selling

4.6 yrs



Preforeclosure filings

Filings 7 · Auction stage 1



HOUSING STOCK

Homes	10,365
Median value (AVM)	\$197K
Median size	1,168 ft²
Median bedrooms	2
Median year built	1960
Single family	91%
Condos	7.0%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	46%
Underwater (LTV 125% or more)	2.8%
Owner occupied	85%
Company owned	17%
Median loan-to-value	53%

Typical ownership tenure

10.0 yrs

COMMUNITY

Population	31,352
Density	3,528 / mi²
Median household income	\$75K
Average household income	\$93K
Crime index (US avg 100)	78
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	49
Homes occupied	93%
Bachelor's or higher	21%
Poverty rate	12.8%
Unemployment	1.4%
Average temp	52°F
Annual precip	40 in
Sunshine	56%

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.