

Effingham 62401

ZIP code · IL · Illinois > Effingham County > Effingham

SELLER'S MARKET

\$685K

MEDIAN SALE PRICE

+199.8%

1-YR CHANGE

290

SALES (12 MO)

\$244K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 79 / 100

Buyer's market

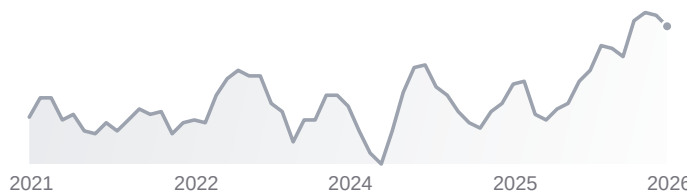
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

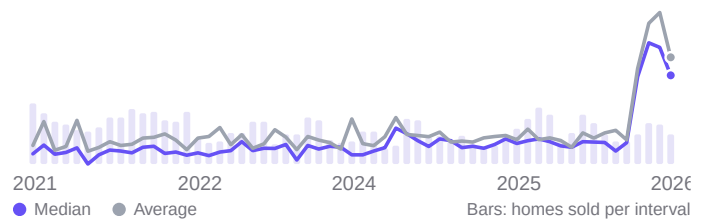
Market temperature (0–100)

79 / 100



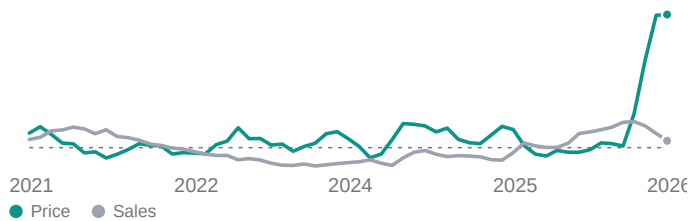
Sale prices

Median \$578K · Average \$673K



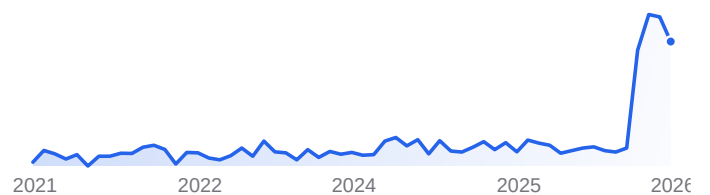
Growth (year over year)

Price +199.8% · Sales +10.3%



Price per square foot

\$458/ft²



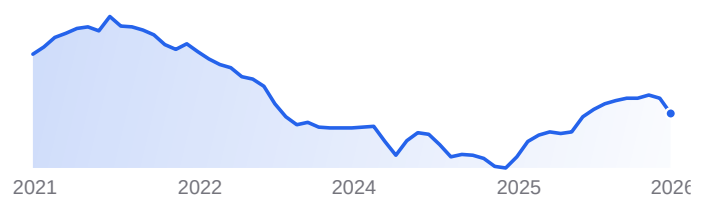
Sale premium vs estimated value

+214.7%



Annual turnover (share of homes sold)

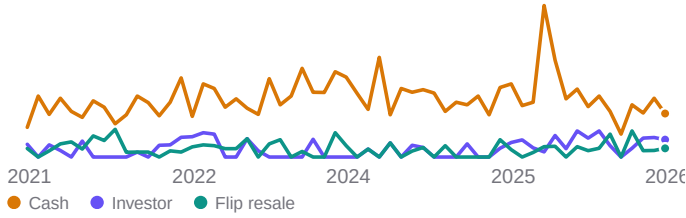
4.0%



BUYERS & OUTCOMES

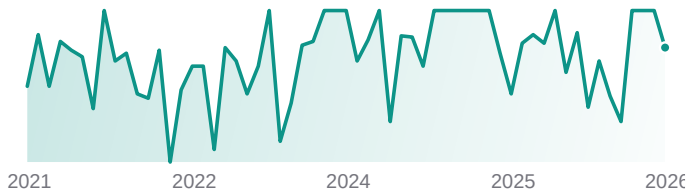
Buyer mix

Cash 24% · Investor 9.5% · Flip resale 4.8%



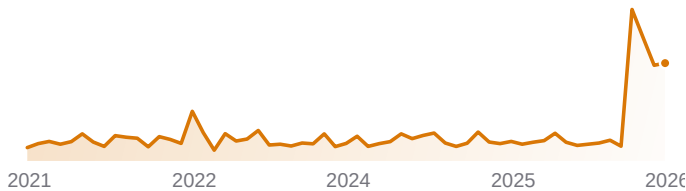
Sellers who sold at a gain

93%

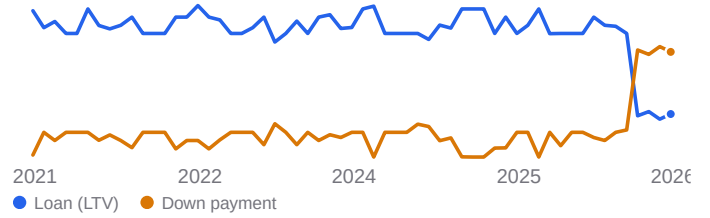


Median annualized return at resale

+30.3%

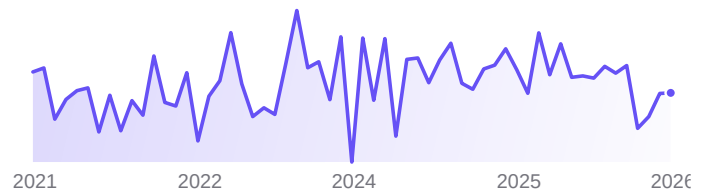


Financing (share of purchase price) Loan (LTV) 31% · Down payment 69%



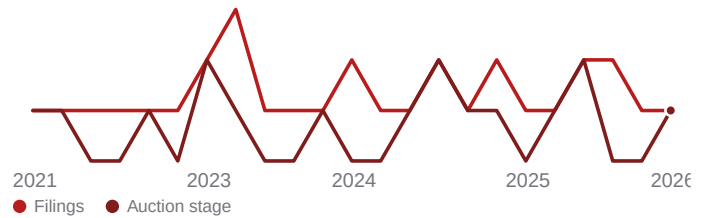
Typical hold before selling

5.1 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	7,341
Median value (AVM)	\$244K
Median size	1,444 ft²
Median bedrooms	1
Median year built	1975
Single family	93%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	57%
Underwater (LTV 125% or more)	3.3%
Owner occupied	83%
Company owned	15%
Median loan-to-value	44%
Typical ownership tenure	8.7 yrs

COMMUNITY

Population	17,538
Density	162 / mi²
Median household income	\$76K
Average household income	\$91K
Crime index (US avg 100)	105
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	124
Homes occupied	91%
Bachelor's or higher	22%
Poverty rate	13.6%
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.