

Chapin 62628

ZIP code · IL · Illinois · Morgan County · Chapin

BUYER'S MARKET

\$90K

MEDIAN SALE PRICE

-1.2%

1-YR CHANGE

14

SALES (12 MO)

\$114K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 29 / 100



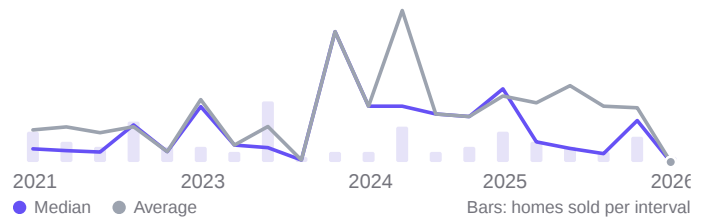
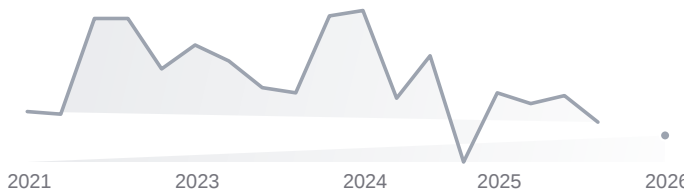
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

29 / 100

Sale prices

Median \$15K · Average \$15K

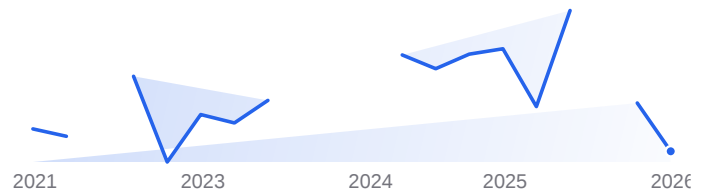
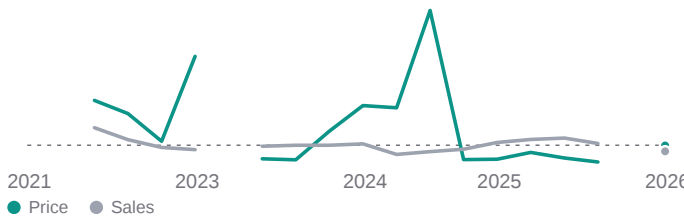


Growth (year over year)

Price -1.2% · Sales -26.3%

Price per square foot

\$20/ft²

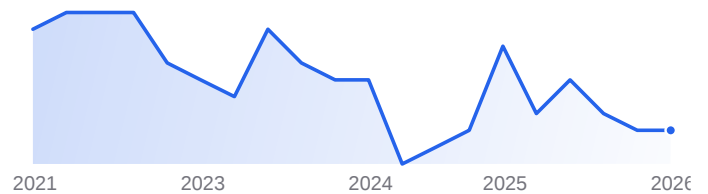


Sale premium vs estimated value

-70.4%

Annual turnover (share of homes sold)

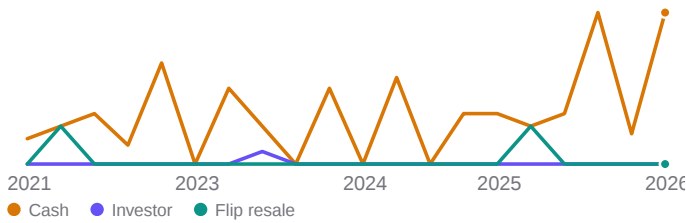
3.6%



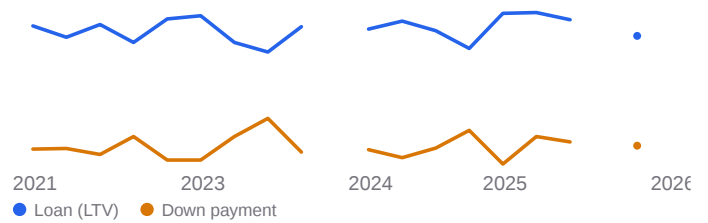
BUYERS & OUTCOMES

Buyer mix

Cash 100% · Investor 0% · Flip resale 0%

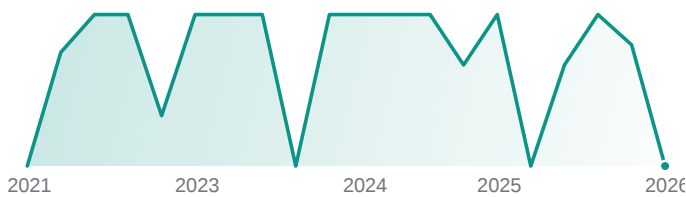


Financing (share of purchase price) Loan (LTV) 84% · Down payment 14%



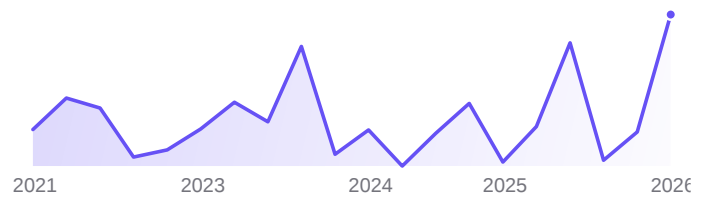
Sellers who sold at a gain

0%



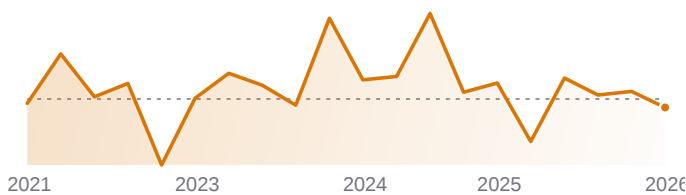
Typical hold before selling

20.4 yrs



Median annualized return at resale

-3.3%



HOUSING STOCK

Homes	389
Median value (AVM)	\$114K
Median size	1,176 ft²
Median year built	1920
Single family	69%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	58%
Underwater (LTV 125% or more)	4.0%
Owner occupied	75%
Company owned	19%
Median loan-to-value	38%
Typical ownership tenure	8.1 yrs

COMMUNITY

Population	825
Density	20 / mi²
Median household income	\$72K
Average household income	\$88K
Crime index (US avg 100)	108
Air pollution index (US avg 100)	78
Earthquake index (US avg 100)	47
Homes occupied	91%
Bachelor's or higher	17%
Poverty rate	8.5%
Unemployment	1.2%
Average temp	53°F
Annual precip	38 in
Sunshine	59%

Market metrics are derived from recorded arms-length deeds through July 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.