

Girard 62640

ZIP code · IL · Illinois · Macoupin County · Girard

SELLER'S MARKET

\$130K

MEDIAN SALE PRICE

+445.1%

1-YR CHANGE

8

SALES (12 MO)

\$119K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 67 / 100

Buyer's market

Balanced

Seller's market

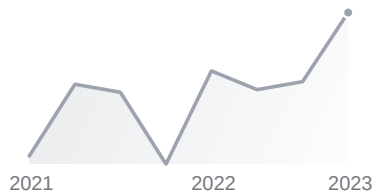
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

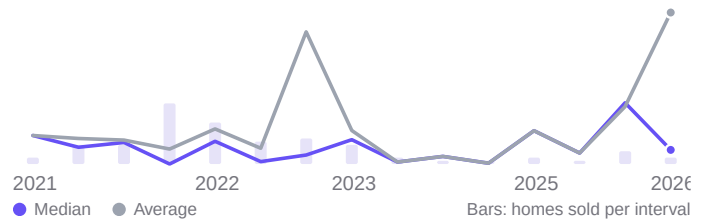
67 / 100

Sale prices

Median \$80K · Average \$434K



2025 2026

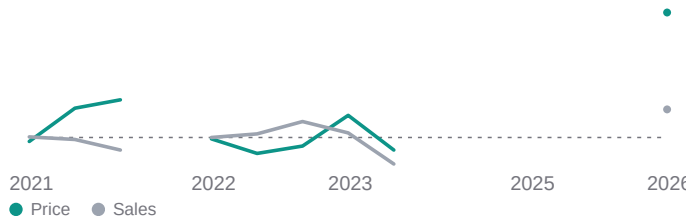


Growth (year over year)

Price +445.1% · Sales +100.0%

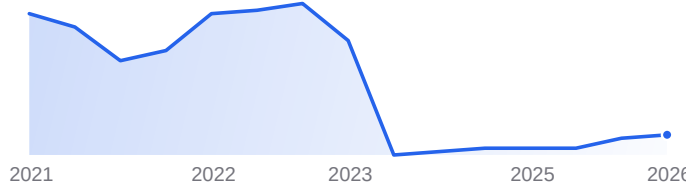
Sale premium vs estimated value

+40.7%



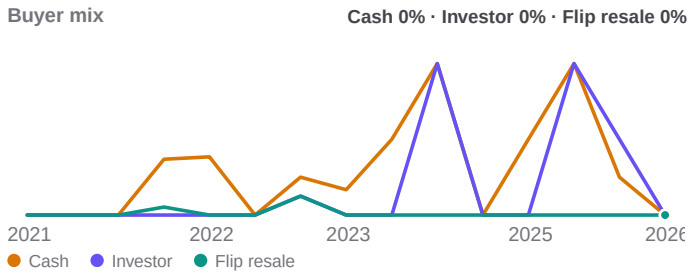
Annual turnover (share of homes sold)

0.6%

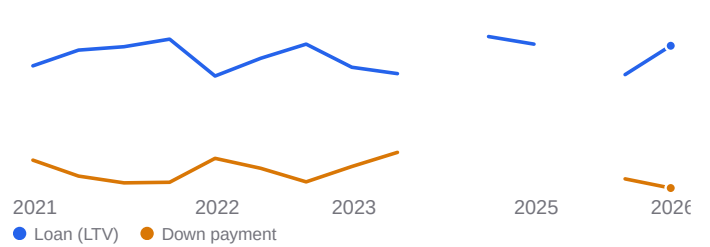


BUYERS & OUTCOMES

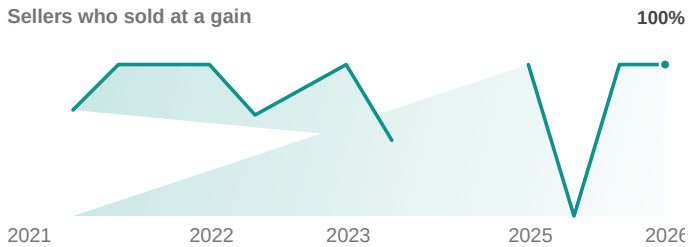
Buyer mix



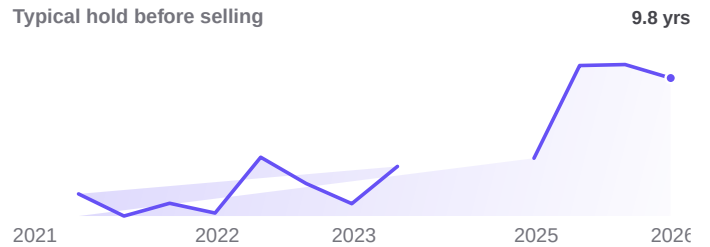
Financing (share of purchase price) Loan (LTV) 94% · Down payment 1.0%



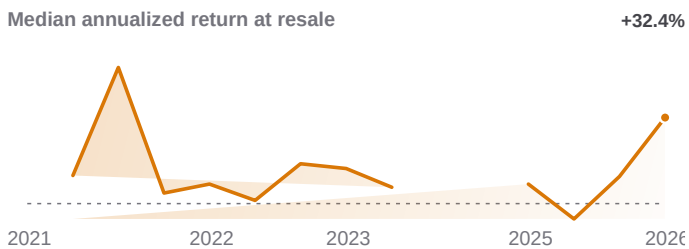
Sellers who sold at a gain



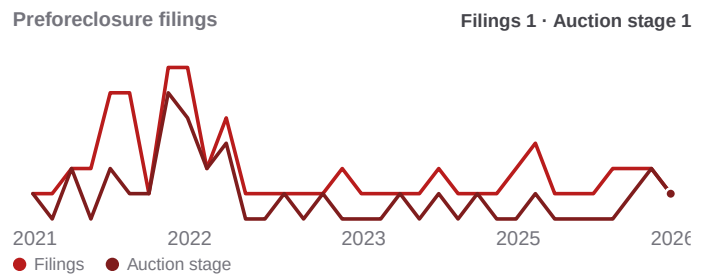
Typical hold before selling



Median annualized return at resale



Preforeclosure filings



HOUSING STOCK

Homes	1,377
Median value (AVM)	\$119K
Median size	4,950 ft²
Median year built	2003
Single family	100%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	55%
Underwater (LTV 125% or more)	5.8%
Owner occupied	76%
Company owned	9.2%
Median loan-to-value	45%
Typical ownership tenure	19.9 yrs

COMMUNITY

Population	2,791
Density	41 / mi²
Median household income	\$71K
Average household income	\$79K
Crime index (US avg 100)	136
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	74
Homes occupied	83%
Bachelor's or higher	10%
Poverty rate	11.9%
Unemployment	1.2%
Average temp	54°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.