

# Elgin 78621

ZIP code · TX · Texas > Bastrop County > Elgin

STRONG BUYER'S MARKET

\$272K

MEDIAN SALE PRICE

133

SALES (12 MO)

\$275K

MEDIAN VALUE (AVM)

Market temperature

Strong buyer's market · 11 / 100



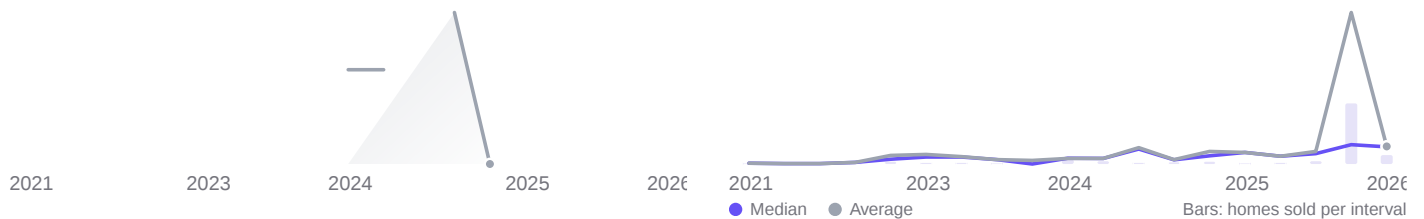
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

11 / 100

Sale prices

Median \$257K · Average \$261K

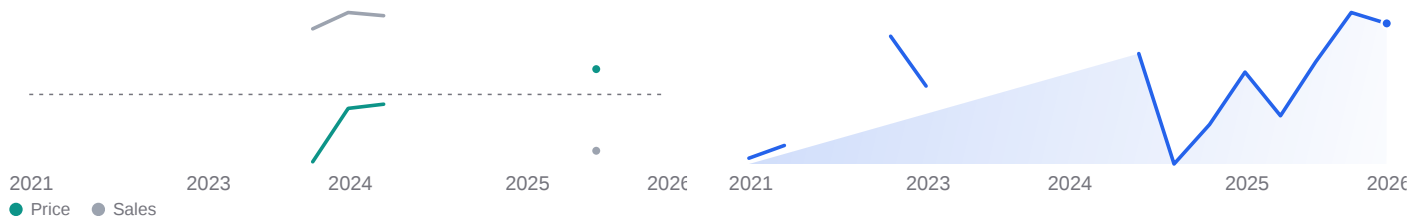


Growth (year over year)

Price +19.4% · Sales -42.9%

Price per square foot

\$166/ft²

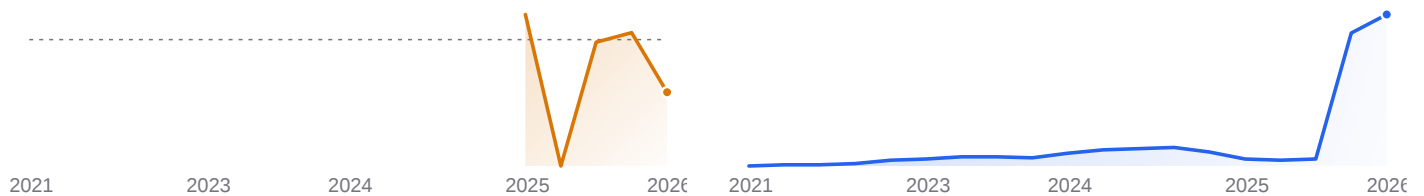


Sale premium vs estimated value

-13.5%

Annual turnover (share of homes sold)

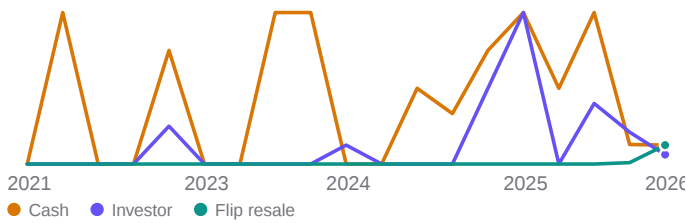
1.0%



## BUYERS & OUTCOMES

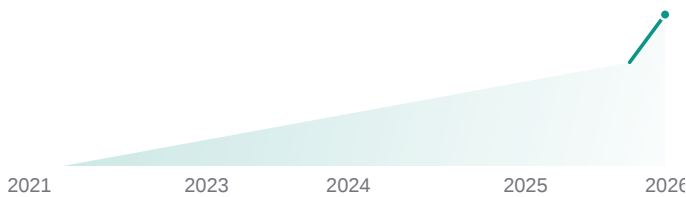
### Buyer mix

Cash 13% · Investor 6.3% · Flip resale 13%



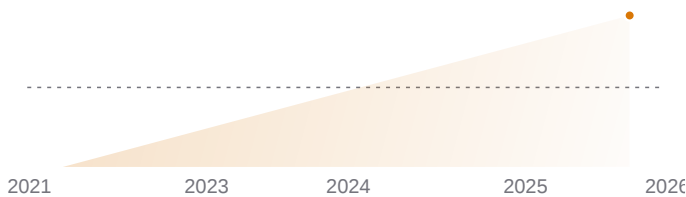
### Sellers who sold at a gain

100%

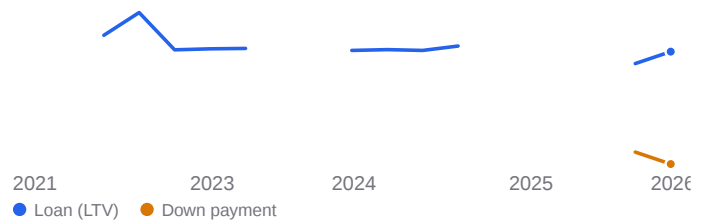


### Median annualized return at resale

+6.3%

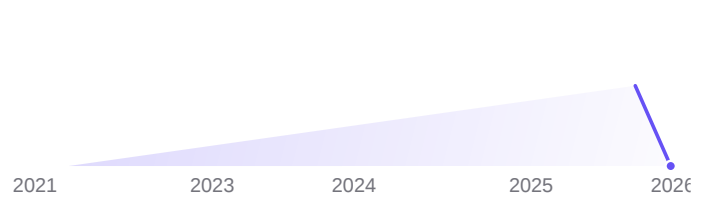


### Financing (share of purchase price) Loan (LTV) 99% · Down payment 1.0%



### Typical hold before selling

0.1 yrs



### Preforeclosure filings

Filings 3 · Auction stage 3



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 13,235    |
| Median value (AVM) | \$275K    |
| Median size        | 1,600 ft² |
| Median bedrooms    | 3         |
| Median year built  | 2005      |
| Single family      | 59%       |

## EQUITY & OWNERSHIP

|                               |          |
|-------------------------------|----------|
| Equity rich (LTV 50% or less) | 48%      |
| Underwater (LTV 125% or more) | 4.8%     |
| Owner occupied                | 73%      |
| Company owned                 | 7.0%     |
| Median loan-to-value          | 54%      |
| Typical ownership tenure      | 10.8 yrs |

## COMMUNITY

|                                  |                  |
|----------------------------------|------------------|
| Population                       | <b>27,790</b>    |
| Density                          | <b>151 / mi²</b> |
| Median household income          | <b>\$87K</b>     |
| Average household income         | <b>\$104K</b>    |
| Crime index (US avg 100)         | <b>104</b>       |
| Air pollution index (US avg 100) | <b>85</b>        |
| Earthquake index (US avg 100)    | <b>20</b>        |
| Homes occupied                   | <b>95%</b>       |
| Bachelor's or higher             | <b>16%</b>       |
| Poverty rate                     | <b>10.3%</b>     |
| Unemployment                     | <b>1.1%</b>      |
| Average temp                     | <b>68°F</b>      |
| Annual precip                    | <b>36 in</b>     |
| Sunshine                         | <b>60%</b>       |

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.