

Elgin 97827

ZIP code · OR · Oregon > Union County > Elgin

SELLER'S MARKET

\$222K

MEDIAN SALE PRICE

+48.1%

1-YR CHANGE

39

SALES (12 MO)

\$239K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 64 / 100

Buyer's market

Balanced

Seller's market

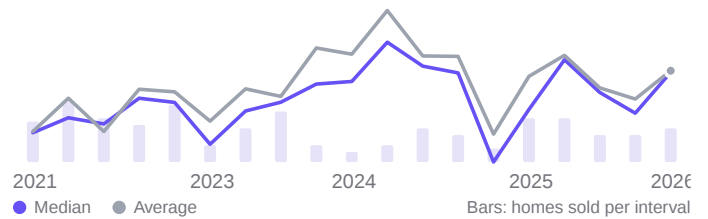
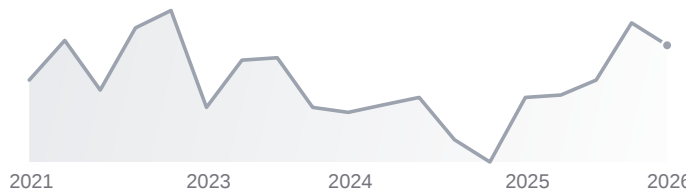
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

64 / 100

Sale prices

Median \$246K · Average \$248K

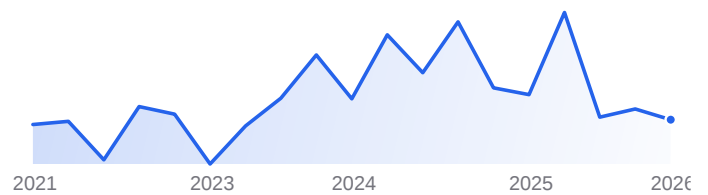
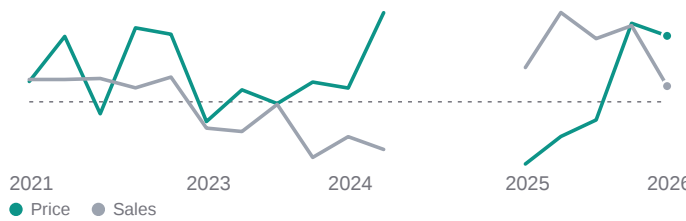


Growth (year over year)

Price +48.1% · Sales +11.4%

Price per square foot

\$135/ft²

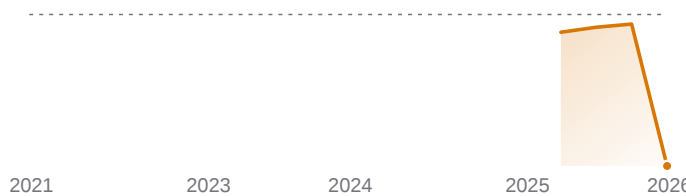


Sale premium vs estimated value

-54.3%

Annual turnover (share of homes sold)

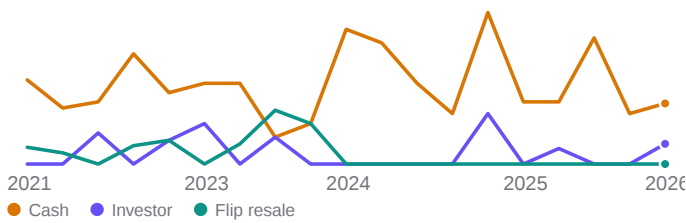
3.4%



BUYERS & OUTCOMES

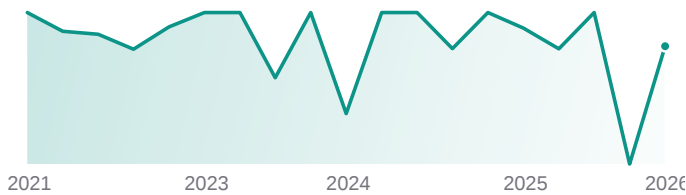
Buyer mix

Cash 30% · Investor 10% · Flip resale 0%



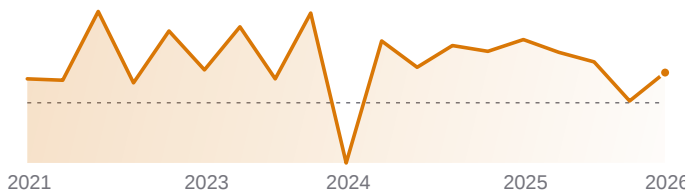
Sellers who sold at a gain

83%

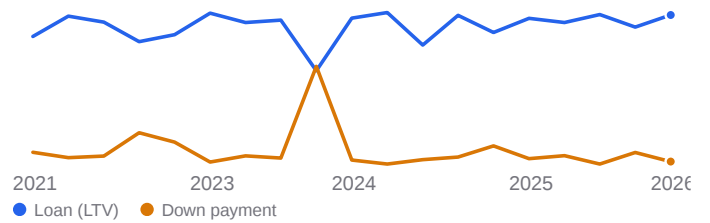


Median annualized return at resale

+4.1%

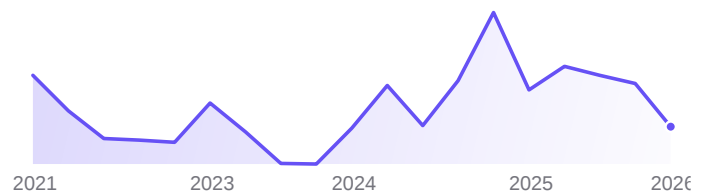


Financing (share of purchase price) Loan (LTV) 98% · Down payment 3.4%



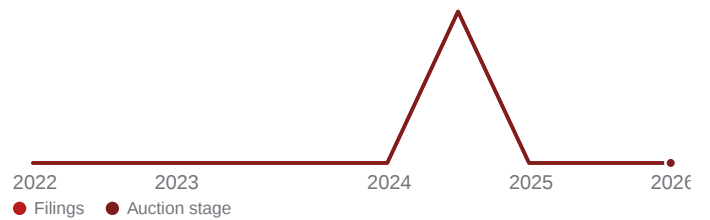
Typical hold before selling

4.5 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	1,145
Median value (AVM)	\$239K
Median size	1,404 ft²
Median bedrooms	3
Median year built	1973
Single family	69%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	66%
Underwater (LTV 125% or more)	1.5%
Owner occupied	59%
Company owned	11%
Median loan-to-value	33%
Typical ownership tenure	11.2 yrs

COMMUNITY

Population	2,787
Density	5 / mi²
Median household income	\$52K
Average household income	\$73K
Crime index (US avg 100)	133
Air pollution index (US avg 100)	118
Earthquake index (US avg 100)	78
Homes occupied	89%
Bachelor's or higher	7%
Poverty rate	10.2%
Unemployment	1.3%
Average temp	47°F
Annual precip	26 in
Sunshine	48%

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