

Adams County, IL

County · IL · Illinois

SELLER'S MARKET

\$181K

MEDIAN SALE PRICE

+6.2%

1-YR CHANGE

1,033

SALES (12 MO)

\$170K

MEDIAN VALUE (AVM)

Market temperature

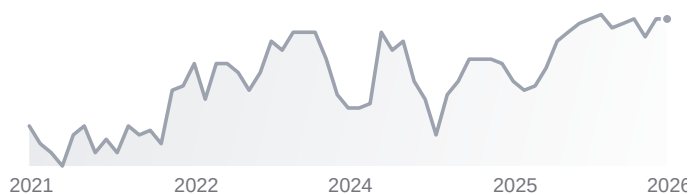
Seller's market · 71 / 100



MARKET TRENDS (5 YEARS)

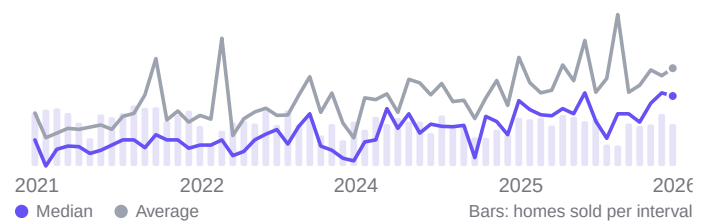
Market temperature (0–100)

71 / 100



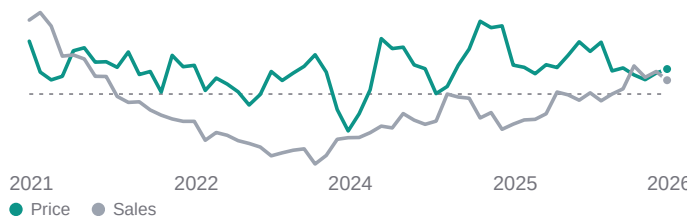
Sale prices

Median \$182K · Average \$209K



Growth (year over year)

Price +6.2% · Sales +3.4%



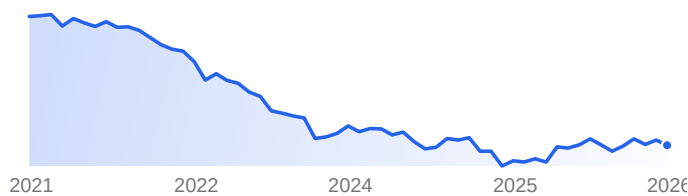
Sale premium vs estimated value

+0.0%



Annual turnover (share of homes sold)

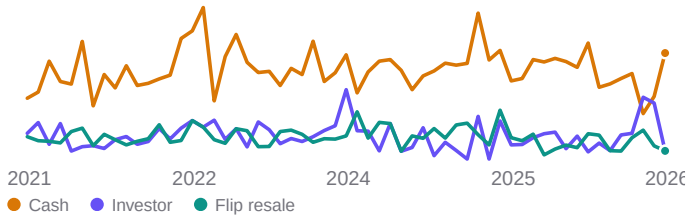
4.5%



BUYERS & OUTCOMES

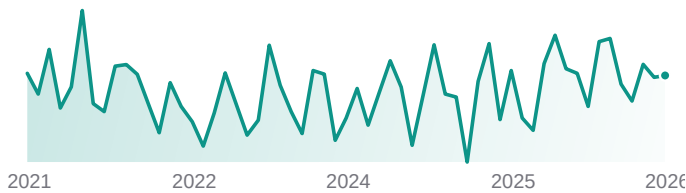
Buyer mix

Cash 30% · Investor 2.3% · Flip resale 2.3%



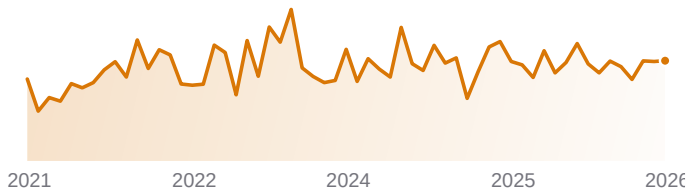
Sellers who sold at a gain

92%

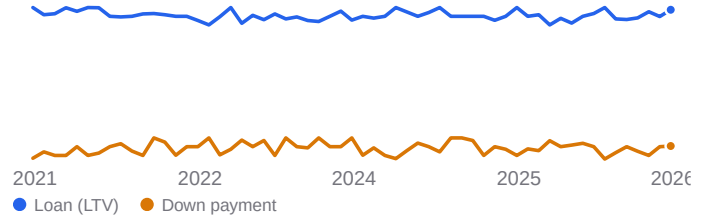


Median annualized return at resale

+5.4%

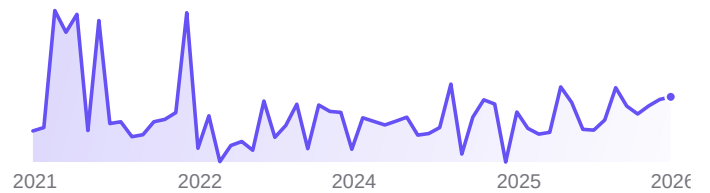


Financing (share of purchase price) Loan (LTV) 94% · Down payment 15%



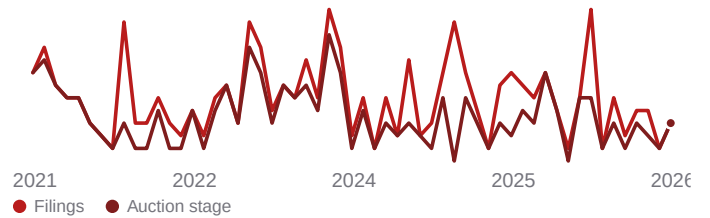
Typical hold before selling

5.9 yrs



Preforeclosure filings

Filings 3 · Auction stage 3



HOUSING STOCK

Homes	22,787
Median value (AVM)	\$170K
Single family	99%
Condos	1.3%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	53%
Underwater (LTV 125% or more)	3.2%
Owner occupied	76%
Company owned	11%
Median loan-to-value	48%
Typical ownership tenure	23.9 yrs

COMMUNITY

Population	64,355
Density	75 / mi²
Median household income	\$67K
Average household income	\$84K
Crime index (US avg 100)	99
Air pollution index (US avg 100)	80
Earthquake index (US avg 100)	33
Homes occupied	91%
Bachelor's or higher	21%
Poverty rate	12.8%
Unemployment	1.2%
Average temp	53°F
Annual precip	38 in
Sunshine	56%

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.