

Urbana

City · IL · Illinois > Champaign County

BALANCED MARKET

\$210K

MEDIAN SALE PRICE

-1.5%

1-YR CHANGE

585

SALES (12 MO)

\$198K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 56 / 100

Buyer's market

Balanced

Seller's market

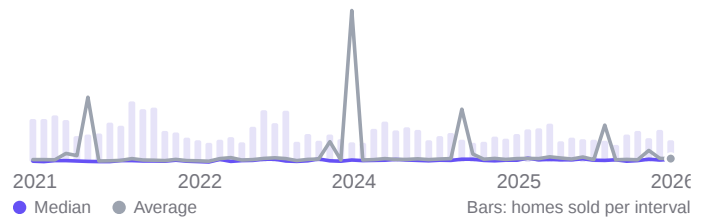
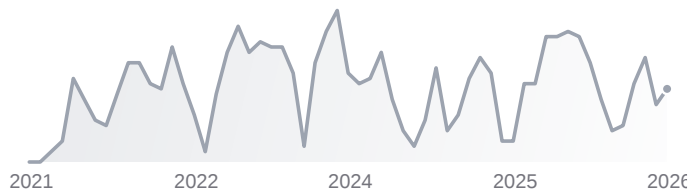
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

56 / 100

Sale prices

Median \$216K · Average \$245K

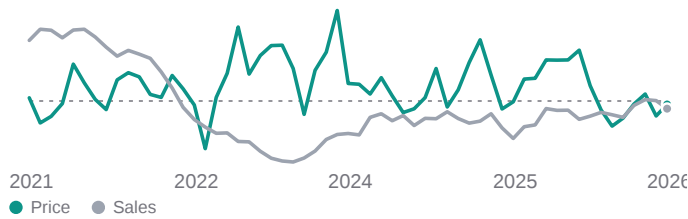


Growth (year over year)

Price -1.5% · Sales -3.3%

Price per square foot

\$168/ft²

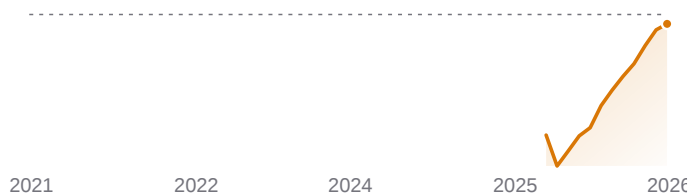


Sale premium vs estimated value

-0.4%

Annual turnover (share of homes sold)

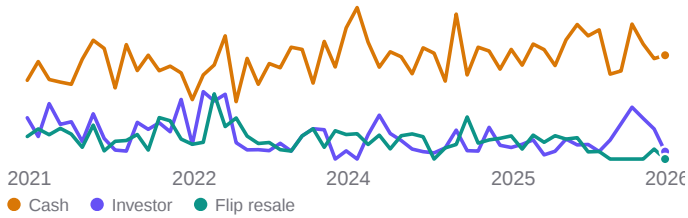
5.0%



BUYERS & OUTCOMES

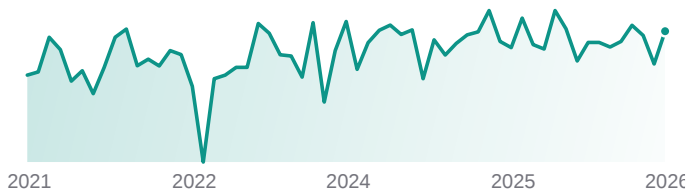
Buyer mix

Cash 33% · Investor 2.4% · Flip resale 0%



Sellers who sold at a gain

94%

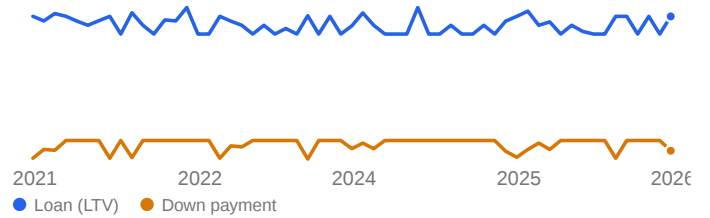


Median annualized return at resale

+4.4%

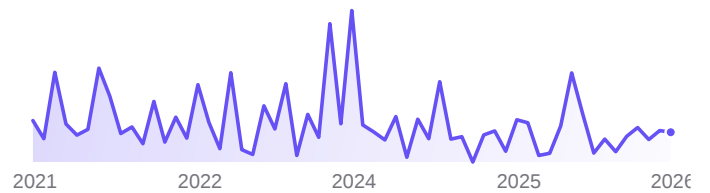


Financing (share of purchase price) Loan (LTV) 90% · Down payment 14%



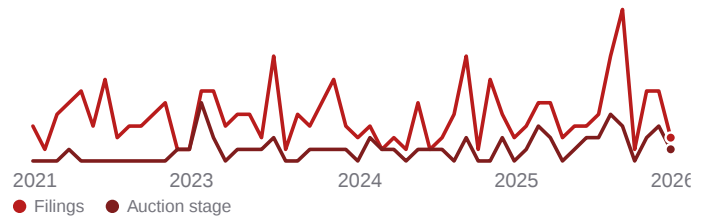
Typical hold before selling

6.0 yrs



Preforeclosure filings

Filings 2 · Auction stage 1



HOUSING STOCK

Homes	11,699
Median value (AVM)	\$198K
Median size	1,194 ft²
Median bedrooms	3
Median year built	1962
Single family	83%
Condos	9.7%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	49%
Underwater (LTV 125% or more)	2.7%
Owner occupied	78%
Company owned	20%
Median loan-to-value	51%

Typical ownership tenure

9.2 yrs

COMMUNITY

Population	39,356
Density	3,327 / mi ²
Median household income	\$43K
Average household income	\$67K
Crime index (US avg 100)	123
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	46
Homes occupied	88%
Bachelor's or higher	22%
Poverty rate	25.3%
Unemployment	1.1%
Average temp	52°F
Annual precip	40 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.