

# Willoughby 44094

ZIP code · OH · Ohio · Lake County · Willoughby

**SELLER'S MARKET**

**\$285K**

MEDIAN SALE PRICE

**+15.3%**

1-YR CHANGE

**515**

SALES (12 MO)

**\$276K**

MEDIAN VALUE (AVM)

Market temperature

**Seller's market · 71 / 100**

Buyer's market

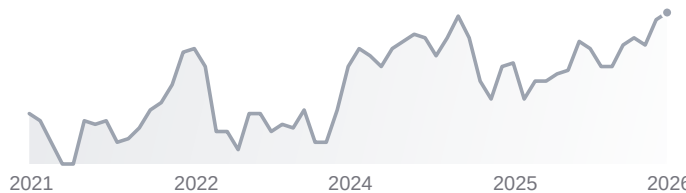
Balanced

Seller's market

## MARKET TRENDS (5 YEARS)

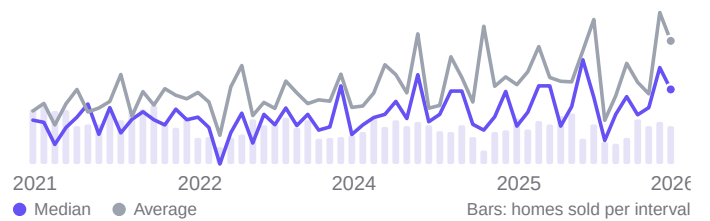
Market temperature (0–100)

**71 / 100**



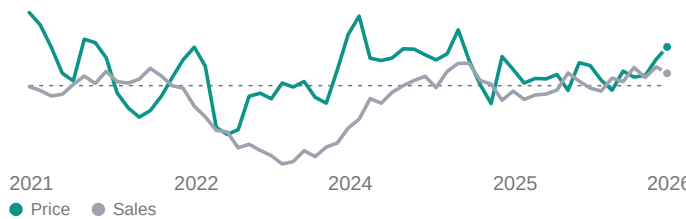
Sale prices

**Median \$283K · Average \$376K**



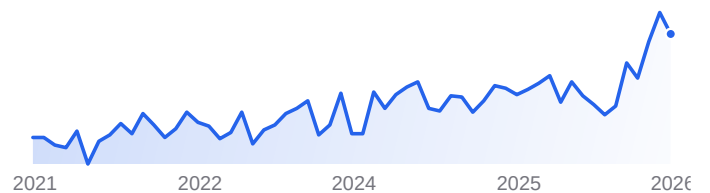
Growth (year over year)

**Price +15.3% · Sales +4.9%**



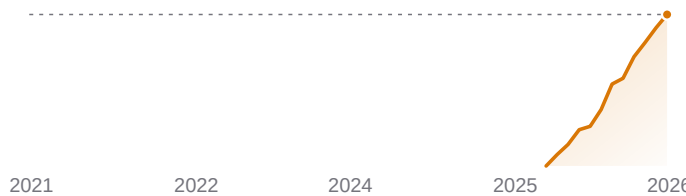
Price per square foot

**\$217/ft²**



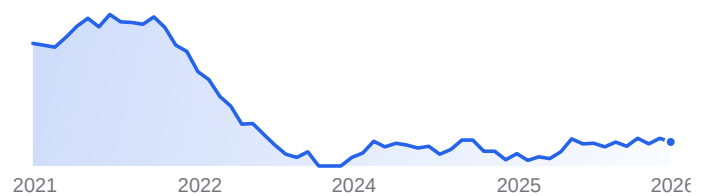
Sale premium vs estimated value

**+0.0%**



Annual turnover (share of homes sold)

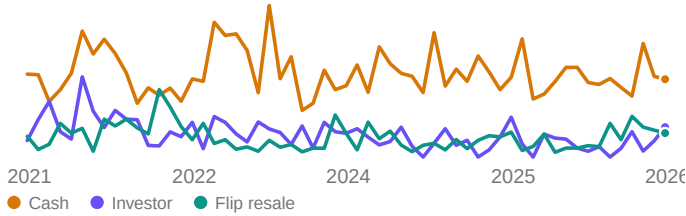
**3.8%**



## BUYERS & OUTCOMES

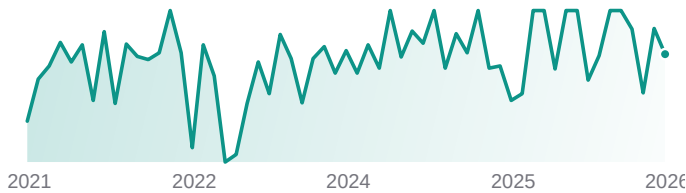
### Buyer mix

Cash 29% · Investor 11% · Flip resale 8.9%



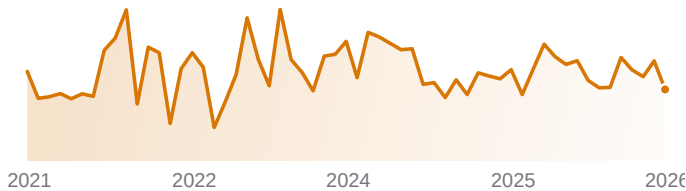
### Sellers who sold at a gain

94%

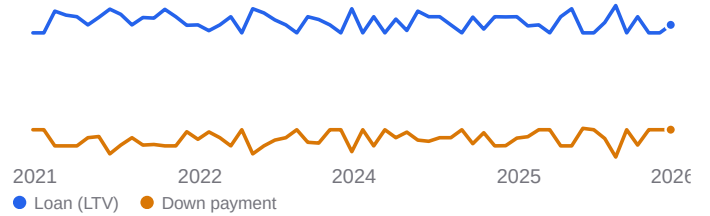


### Median annualized return at resale

+4.1%

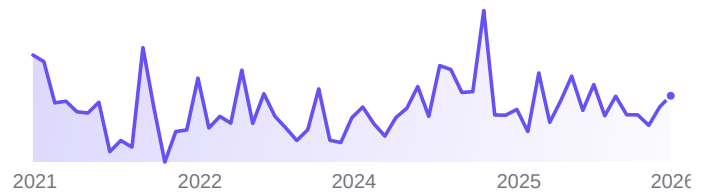


### Financing (share of purchase price) Loan (LTV) 85% · Down payment 20%



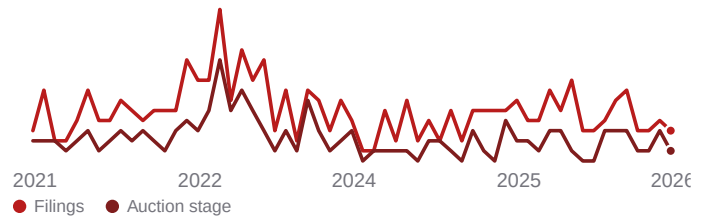
### Typical hold before selling

7.8 yrs



### Preforeclosure filings

Filings 3 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 13,513    |
| Median value (AVM) | \$276K    |
| Median size        | 1,644 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1973      |
| Single family      | 78%       |
| Condos             | 13%       |

## EQUITY & OWNERSHIP

|                               |      |
|-------------------------------|------|
| Equity rich (LTV 50% or less) | 49%  |
| Underwater (LTV 125% or more) | 2.4% |
| Owner occupied                | 86%  |
| Company owned                 | 12%  |
| Median loan-to-value          | 51%  |

Typical ownership tenure

10.3 yrs

## COMMUNITY

|                                  |                       |
|----------------------------------|-----------------------|
| Population                       | 37,155                |
| Density                          | 947 / mi <sup>2</sup> |
| Median household income          | \$84K                 |
| Average household income         | \$103K                |
| Crime index (US avg 100)         | 106                   |
| Air pollution index (US avg 100) | 108                   |
| Earthquake index (US avg 100)    | 58                    |
| Homes occupied                   | 95%                   |
| Bachelor's or higher             | 29%                   |
| Poverty rate                     | 6.8%                  |
| Unemployment                     | 1.1%                  |
| Average temp                     | 50°F                  |
| Annual precip                    | 42 in                 |
| Sunshine                         | 49%                   |

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.