

German Valley 61039

ZIP code · IL · Illinois > Stephenson County > German Valley

\$253K

MEDIAN SALE PRICE

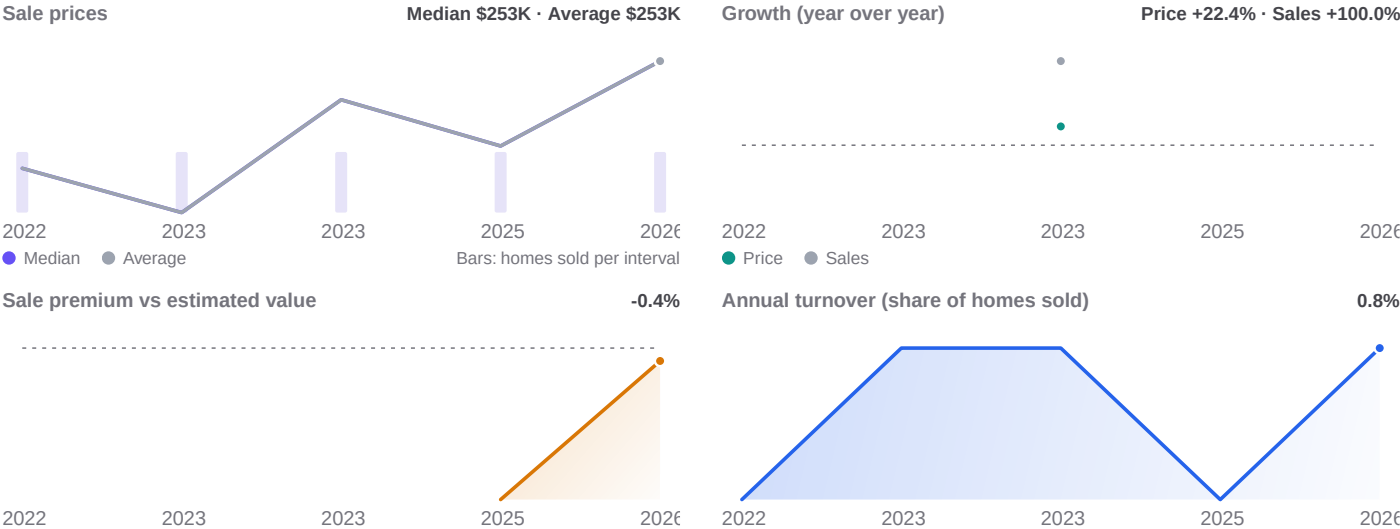
2

SALES (12 MO)

\$168K

MEDIAN VALUE (AVM)

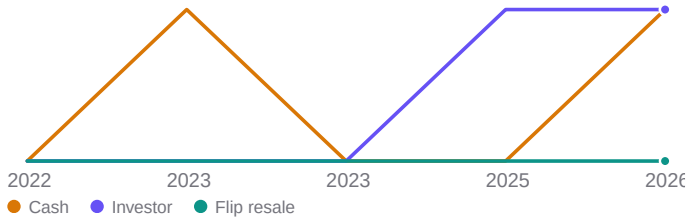
MARKET TRENDS (5 YEARS)



BUYERS & OUTCOMES

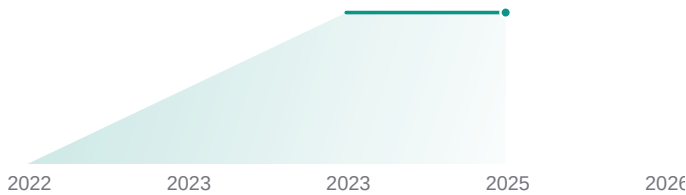
Buyer mix

Cash 100% · Investor 100% · Flip resale 0%



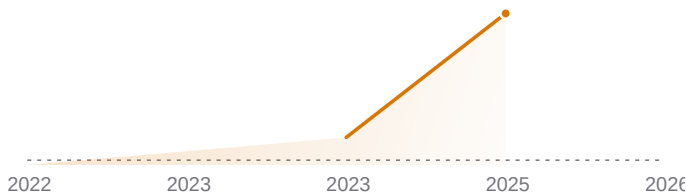
Sellers who sold at a gain

100%

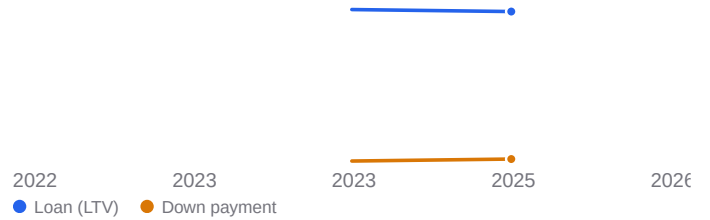


Median annualized return at resale

+10.6%

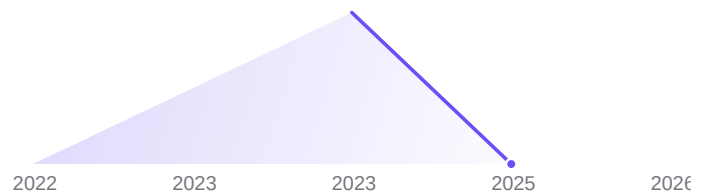


Financing (share of purchase price) Loan (LTV) 97% · Down payment 3.1%



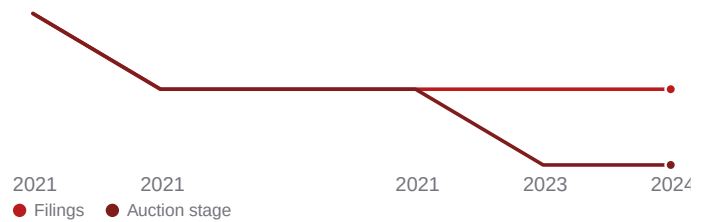
Typical hold before selling

3.4 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	262
Median value (AVM)	\$168K
Median size	2,638 ft²
Median bedrooms	3
Median year built	1961
Single family	100%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	56%
Underwater (LTV 125% or more)	9.4%
Owner occupied	89%
Company owned	9.5%
Median loan-to-value	48%
Typical ownership tenure	21.6 yrs

COMMUNITY

Population	827
Density	29 / mi²
Median household income	\$80K
Average household income	\$83K
Crime index (US avg 100)	80
Air pollution index (US avg 100)	87
Earthquake index (US avg 100)	30
Homes occupied	94%
Bachelor's or higher	11%
Poverty rate	5.6%
Unemployment	1.4%
Average temp	48°F
Annual precip	36 in
Sunshine	52%

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.