

Rock Falls 61071

ZIP code · IL · Illinois > Whiteside County > Rock Falls

BALANCED MARKET

\$111K

MEDIAN SALE PRICE

-0.9%

1-YR CHANGE

114

SALES (12 MO)

\$118K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 47 / 100



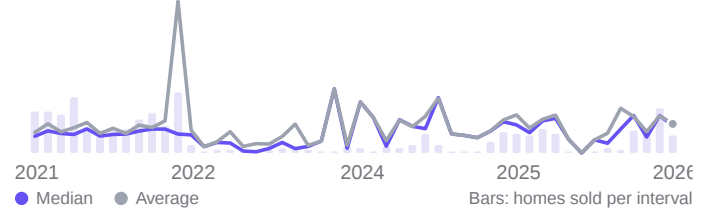
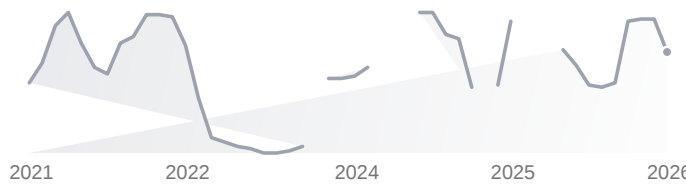
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

47 / 100

Sale prices

Median \$112K · Average \$119K

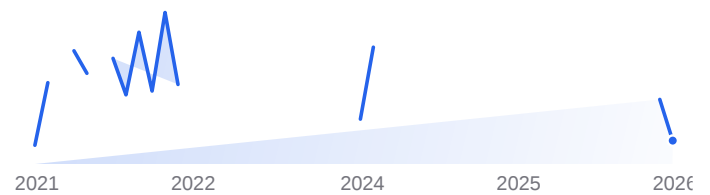
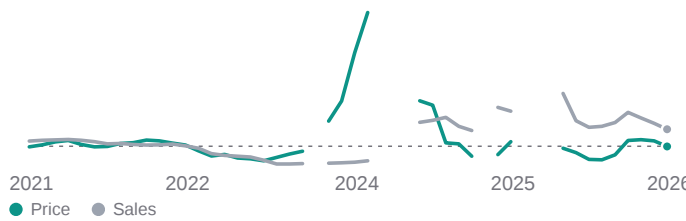


Growth (year over year)

Price -0.9% · Sales +90.0%

Price per square foot

\$42/ft²

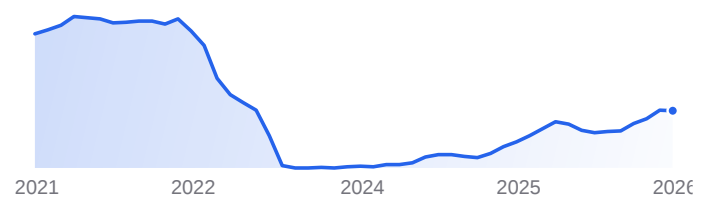
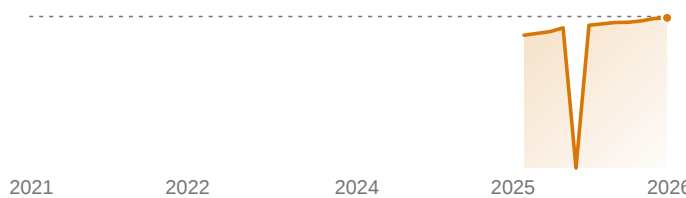


Sale premium vs estimated value

-0.7%

Annual turnover (share of homes sold)

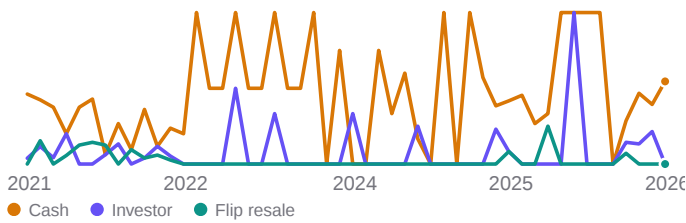
2.2%



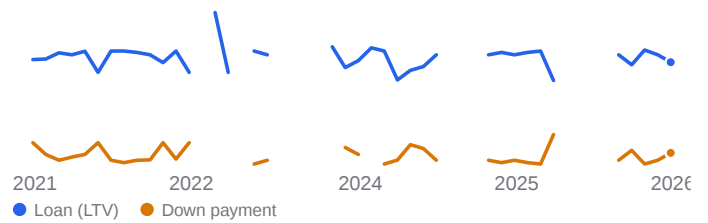
BUYERS & OUTCOMES

Buyer mix

Cash 55% · Investor 0% · Flip resale 0%

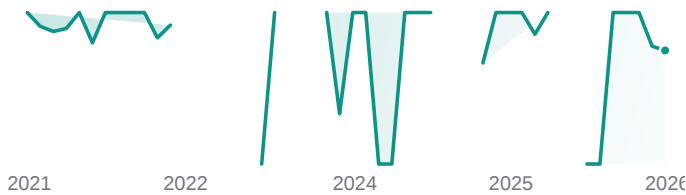


Financing (share of purchase price) Loan (LTV) 89% · Down payment 11%



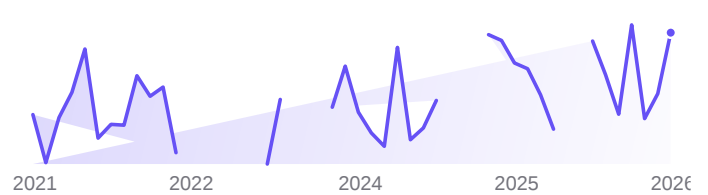
Sellers who sold at a gain

75%



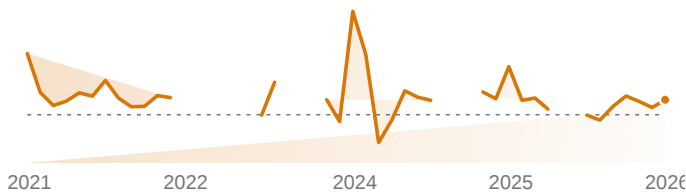
Typical hold before selling

8.9 yrs



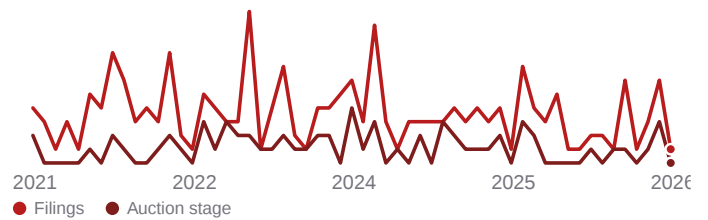
Median annualized return at resale

+6.8%



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	5,302
Median value (AVM)	\$118K
Median size	1,464 ft²
Median bedrooms	3
Median year built	1974
Single family	98%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	55%
Underwater (LTV 125% or more)	1.9%
Owner occupied	74%
Company owned	7.8%
Median loan-to-value	46%
Typical ownership tenure	19.1 yrs

COMMUNITY

Population	12,838
Density	168 / mi²
Median household income	\$60K
Average household income	\$72K
Crime index (US avg 100)	121
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	42
Homes occupied	91%
Bachelor's or higher	12%
Poverty rate	15.1%
Unemployment	1.5%
Average temp	50°F
Annual precip	37 in
Sunshine	55%

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.