

Rockford 61109

ZIP code · IL · Illinois · Winnebago County · Rockford

BALANCED MARKET

\$183K

MEDIAN SALE PRICE

-2.6%

1-YR CHANGE

352

SALES (12 MO)

\$197K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 54 / 100

Buyer's market

Balanced

Seller's market

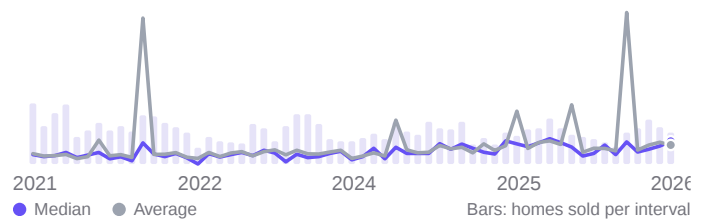
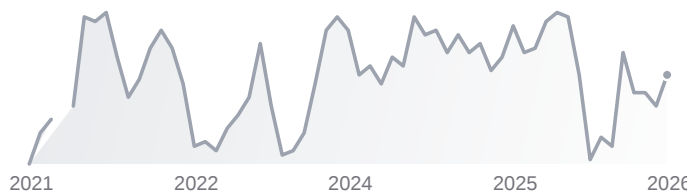
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

54 / 100

Sale prices

Median \$203K · Average \$185K

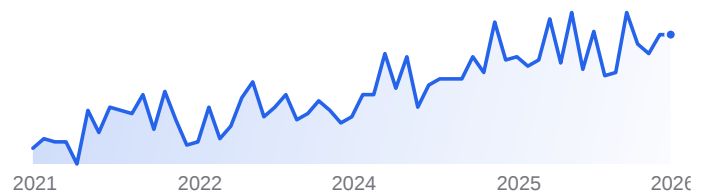
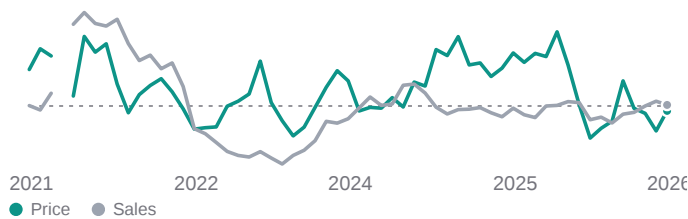


Growth (year over year)

Price -2.6% · Sales +0.6%

Price per square foot

\$94/ft²

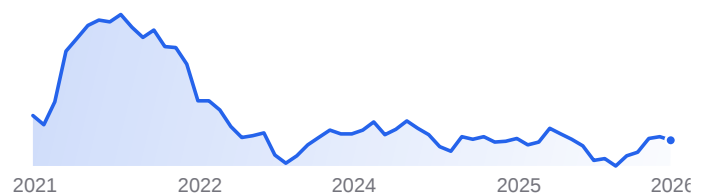
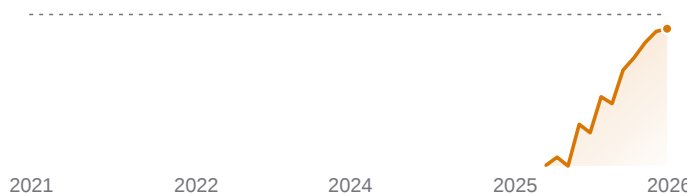


Sale premium vs estimated value

-0.7%

Annual turnover (share of homes sold)

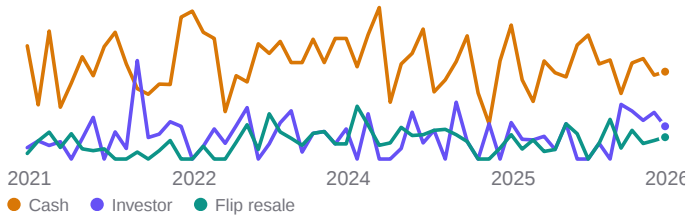
4.0%



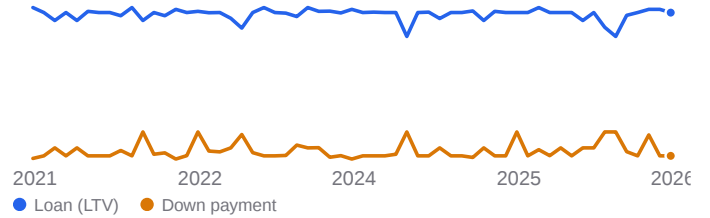
BUYERS & OUTCOMES

Buyer mix

Cash 28% · Investor 10% · Flip resale 6.9%

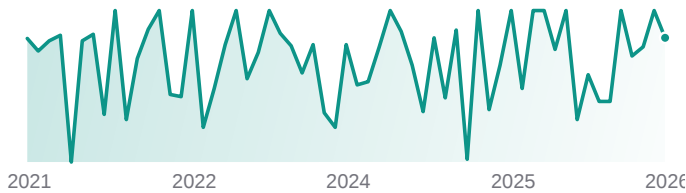


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



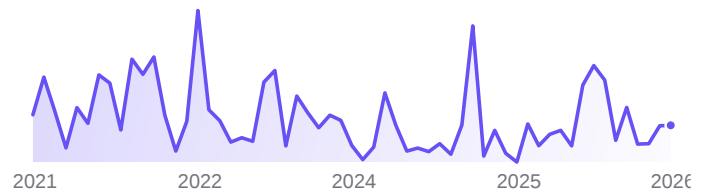
Sellers who sold at a gain

95%



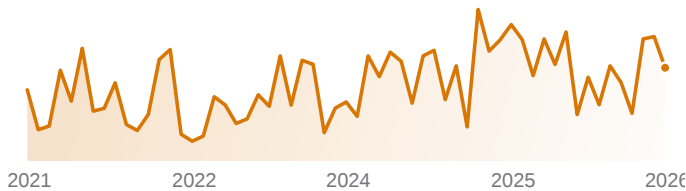
Typical hold before selling

8.1 yrs



Median annualized return at resale

+7.7%



Preforeclosure filings

Filings 3 · Auction stage 3



HOUSING STOCK

Homes	8,747
Median value (AVM)	\$197K
Median size	1,892 ft²
Median bedrooms	3
Median year built	1970
Single family	95%
Condos	2.1%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	59%
Underwater (LTV 125% or more)	1.3%
Owner occupied	79%
Company owned	17%
Median loan-to-value	45%

Typical ownership tenure

17.6 yrs

COMMUNITY

Population	26,851
Density	669 / mi²
Median household income	\$62K
Average household income	\$74K
Crime index (US avg 100)	100
Air pollution index (US avg 100)	88
Earthquake index (US avg 100)	42
Homes occupied	93%
Bachelor's or higher	14%
Poverty rate	15.0%
Unemployment	1.6%
Average temp	48°F
Annual precip	36 in
Sunshine	52%

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.