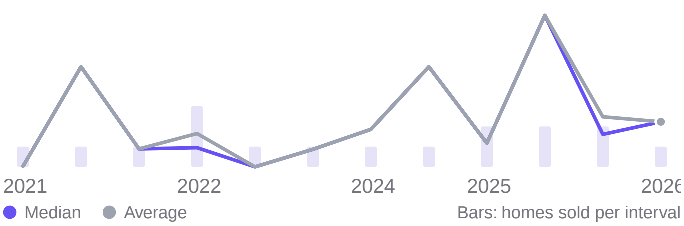
Gerlaw 61435

ZIP code · IL · Illinois › Warren County

$120K	+55.3%	5	$109K
MEDIAN SALE PRICE	1-YR CHANGE	SALES (12 MO)	MEDIAN VALUE (AVM)

MARKET TRENDS (5 YEARS)

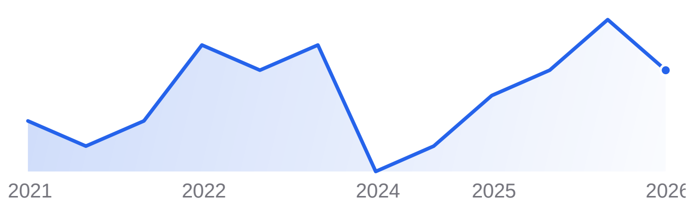
Sale prices — Median $120K · Average $120K



Growth (year over year) — Price +55.3% · Sales +25.0%

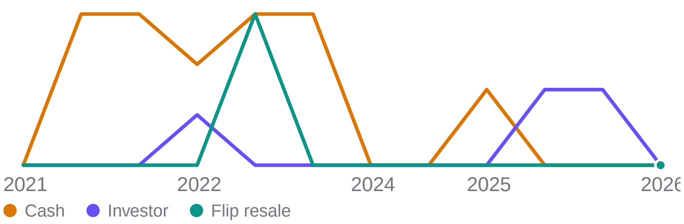
Sale premium vs estimated value — -0.6%

Annual turnover (share of homes sold) — 7.8%

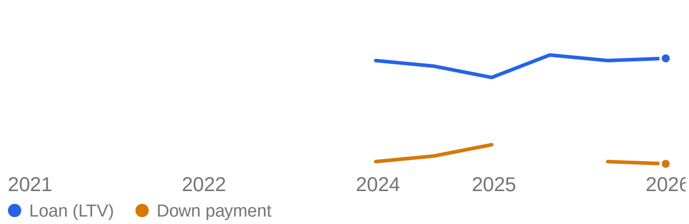


BUYERS & OUTCOMES

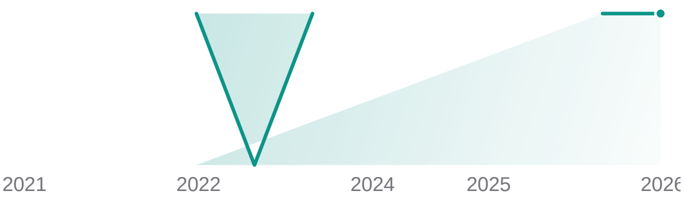
Buyer mix — **Cash 0% · Investor 0% · Flip resale 0%**



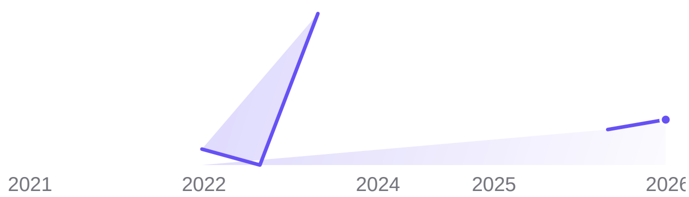
Financing (share of purchase price) — **Loan (LTV) 97% · Down payment 3.0%**



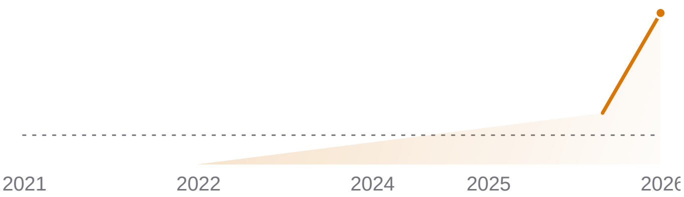
Sellers who sold at a gain — **100%**



Typical hold before selling — **3.7 yrs**



Median annualized return at resale — **+17.9%**



HOUSING STOCK

Homes	**64**
Median value (AVM)	**$109K**
Single family	**100%**

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	**48%**
Underwater (LTV 125% or more)	**4.2%**
Owner occupied	**84%**
Company owned	**7.8%**
Median loan-to-value	**51%**
Typical ownership tenure	**18.7 yrs**

COMMUNITY

Population	221
Density	13 / mi²
Median household income	$72K
Average household income	$97K
Crime index (US avg 100)	148
Air pollution index (US avg 100)	80
Earthquake index (US avg 100)	29
Homes occupied	91%
Bachelor's or higher	12%
Poverty rate	15.5%
Unemployment	1.7%
Average temp	51°F
Annual precip	37 in
Sunshine	56%

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.