

Philo 61864

ZIP code · IL · Illinois · Champaign County · Philo

BALANCED MARKET

\$239K

MEDIAN SALE PRICE

23

SALES (12 MO)

\$243K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 53 / 100



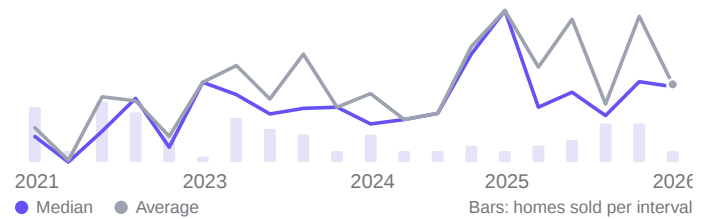
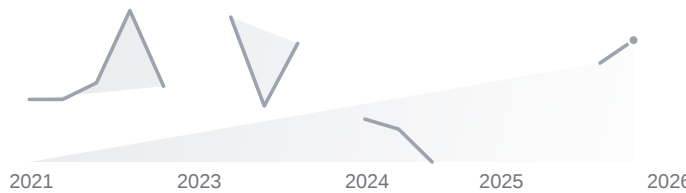
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

53 / 100

Sale prices

Median \$218K · Average \$222K

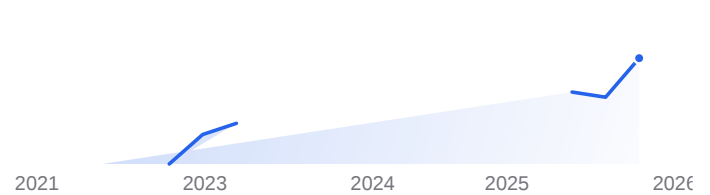
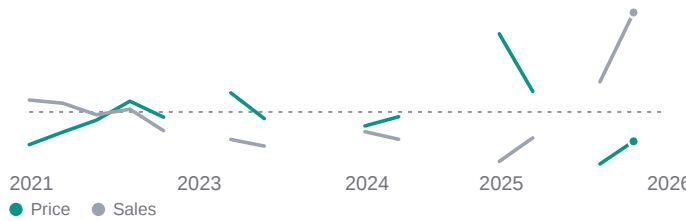


Growth (year over year)

Price -32.4% · Sales +110.0%

Price per square foot

\$176/ft²

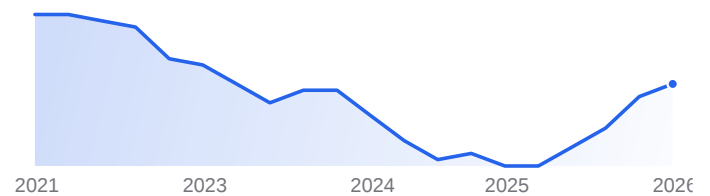


Sale premium vs estimated value

+5.2%

Annual turnover (share of homes sold)

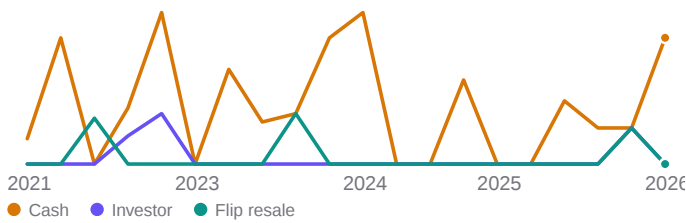
3.6%



BUYERS & OUTCOMES

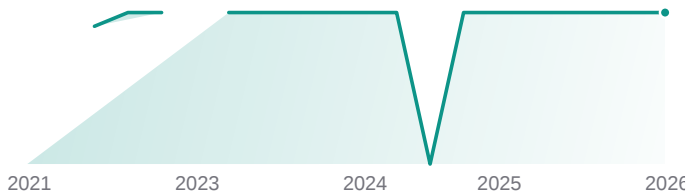
Buyer mix

Cash 50% · Investor 0% · Flip resale 0%



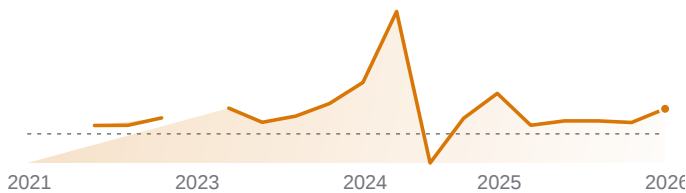
Sellers who sold at a gain

100%

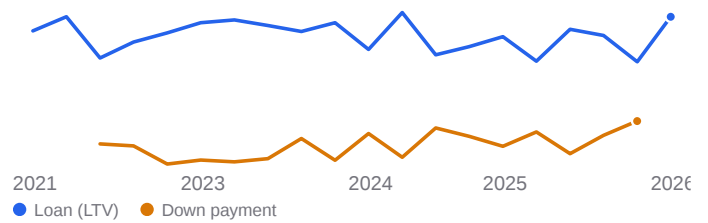


Median annualized return at resale

+6.6%

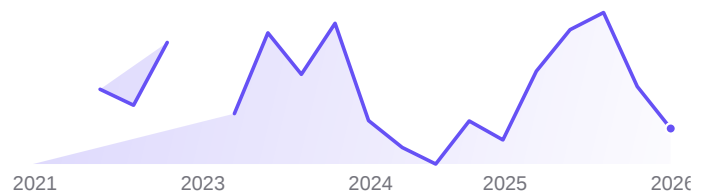


Financing (share of purchase price) Loan (LTV) 101% · Down payment 30%



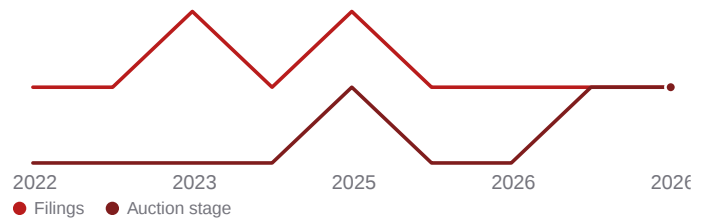
Typical hold before selling

4.6 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	646
Median value (AVM)	\$243K
Median size	1,344 ft²
Median bedrooms	3
Median year built	1991
Single family	94%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	43%
Underwater (LTV 125% or more)	3.3%
Owner occupied	94%
Company owned	8.8%
Median loan-to-value	55%
Typical ownership tenure	14.0 yrs

COMMUNITY

Population	1,536
Density	61 / mi²
Median household income	\$110K
Average household income	\$119K
Crime index (US avg 100)	68
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	52
Homes occupied	94%
Bachelor's or higher	18%
Poverty rate	6.3%
Unemployment	1.5%
Average temp	52°F
Annual precip	40 in
Sunshine	56%

Market metrics are derived from recorded arms-length deeds through July 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.