

Germantown 62245

ZIP code · IL · Illinois · Clinton County · Germantown

SELLER'S MARKET

\$345K

MEDIAN SALE PRICE

+29.8%

1-YR CHANGE

20

SALES (12 MO)

\$240K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 74 / 100

Buyer's market

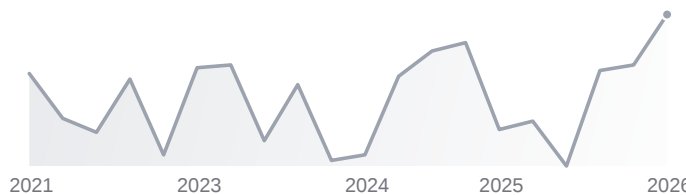
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

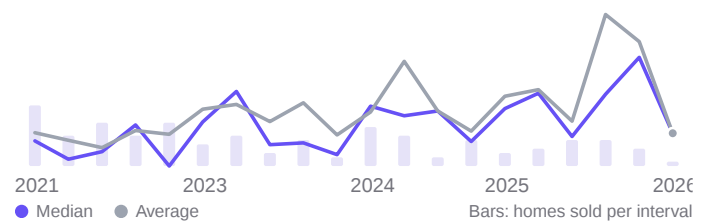
Market temperature (0–100)

74 / 100



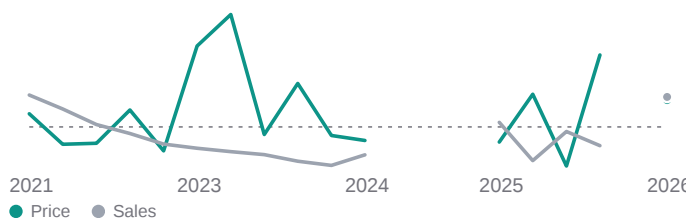
Sale prices

Median \$154K · Average \$154K



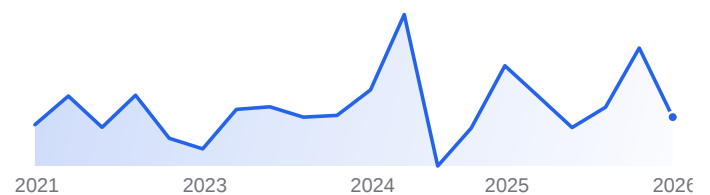
Growth (year over year)

Price +29.8% · Sales +33.3%



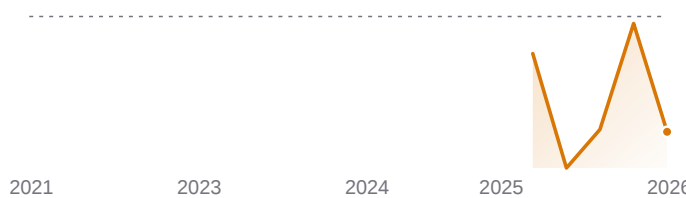
Price per square foot

\$99/ft²



Sale premium vs estimated value

-14.9%



Annual turnover (share of homes sold)

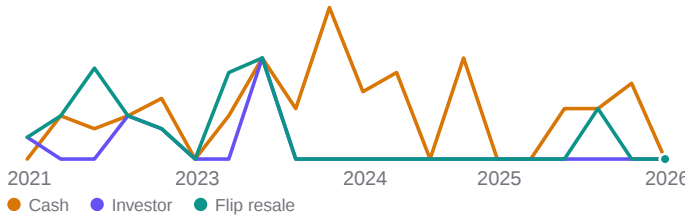
2.4%



BUYERS & OUTCOMES

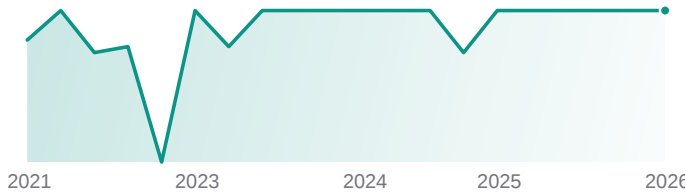
Buyer mix

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



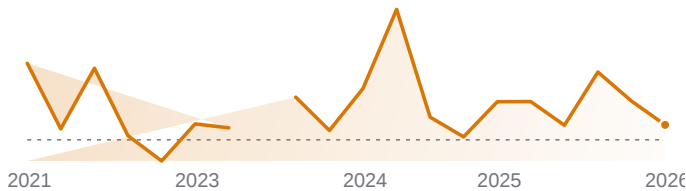
Sellers who sold at a gain

100%

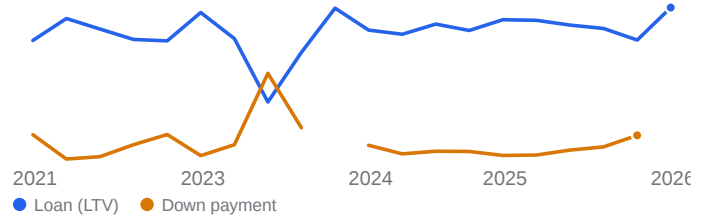


Median annualized return at resale

+3.5%

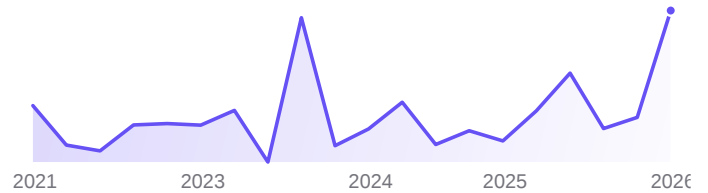


Financing (share of purchase price) Loan (LTV) 100% · Down payment 20%



Typical hold before selling

15.1 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	825
Median value (AVM)	\$240K
Median size	1,640 ft²
Median bedrooms	3
Median year built	1973
Single family	85%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	47%
Underwater (LTV 125% or more)	7.5%
Owner occupied	82%
Company owned	15%
Median loan-to-value	52%
Typical ownership tenure	126.6 yrs

COMMUNITY

Population	2,633
Density	121 / mi²
Median household income	\$94K
Average household income	\$114K
Crime index (US avg 100)	91
Air pollution index (US avg 100)	87
Earthquake index (US avg 100)	172
Homes occupied	95%
Bachelor's or higher	20%
Poverty rate	7.0%
Unemployment	1.2%
Average temp	55°F
Annual precip	41 in
Sunshine	59%

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.