

Saint Jacob 62281

ZIP code · IL · Illinois · Madison County

BALANCED MARKET

\$338K

MEDIAN SALE PRICE

-12.8%

1-YR CHANGE

40

SALES (12 MO)

\$364K

MEDIAN VALUE (AVM)

Market temperature

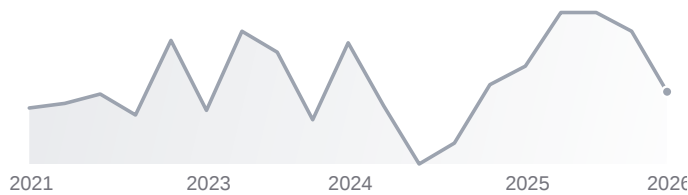
Balanced market · 46 / 100



MARKET TRENDS (5 YEARS)

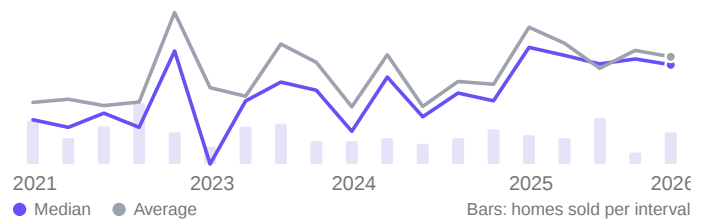
Market temperature (0–100)

46 / 100



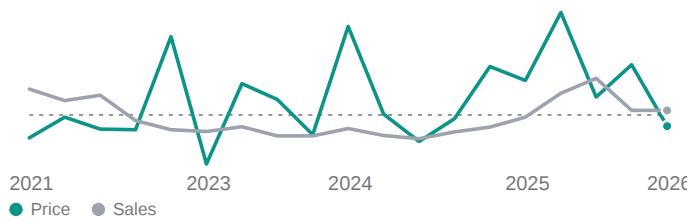
Sale prices

Median \$339K · Average \$360K



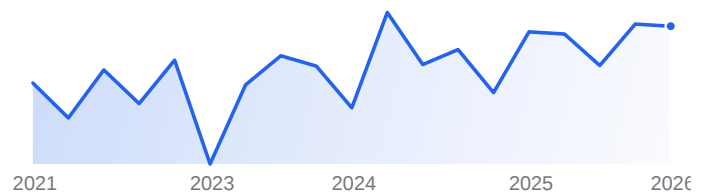
Growth (year over year)

Price -12.8% · Sales +5.3%



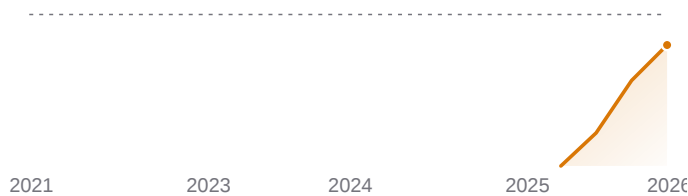
Price per square foot

\$271/ft²



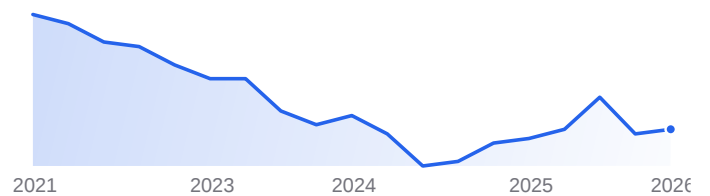
Sale premium vs estimated value

-0.9%



Annual turnover (share of homes sold)

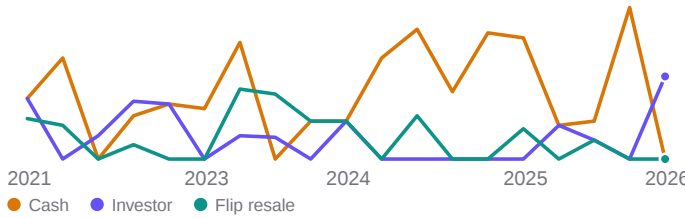
3.6%



BUYERS & OUTCOMES

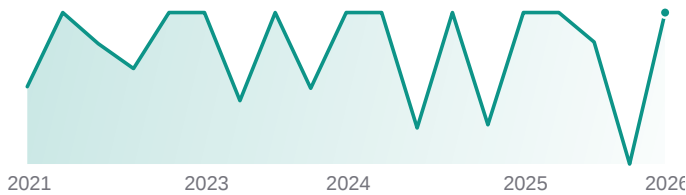
Buyer mix

Cash 0% · Investor 27% · Flip resale 0%



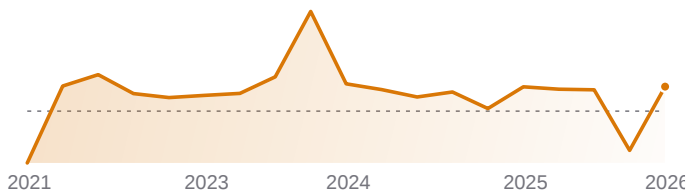
Sellers who sold at a gain

100%

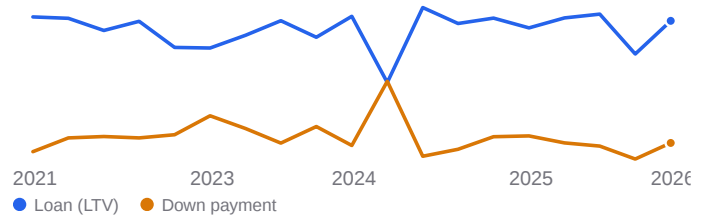


Median annualized return at resale

+5.6%

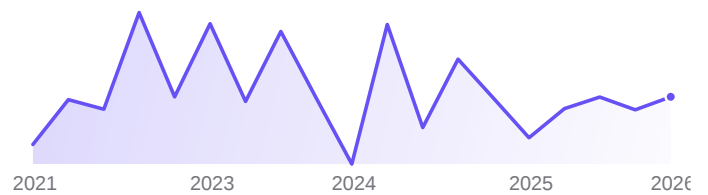


Financing (share of purchase price) Loan (LTV) 88% · Down payment 12%



Typical hold before selling

5.9 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	1,104
Median value (AVM)	\$364K
Median size	1,420 ft²
Median bedrooms	4
Median year built	1997
Single family	89%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	48%
Underwater (LTV 125% or more)	4.2%
Owner occupied	88%
Company owned	16%
Median loan-to-value	52%
Typical ownership tenure	13.4 yrs

COMMUNITY

Population	4,520
Density	126 / mi²
Median household income	\$113K
Average household income	\$115K
Crime index (US avg 100)	79
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	152
Homes occupied	97%
Bachelor's or higher	26%
Poverty rate	2.4%
Unemployment	1.4%
Average temp	55°F
Annual precip	41 in
Sunshine	59%

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.