

Troy 62294

ZIP code · IL · Illinois · Madison County · Troy

BALANCED MARKET

\$395K

MEDIAN SALE PRICE

-0.4%

1-YR CHANGE

207

SALES (12 MO)

\$321K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 42 / 100



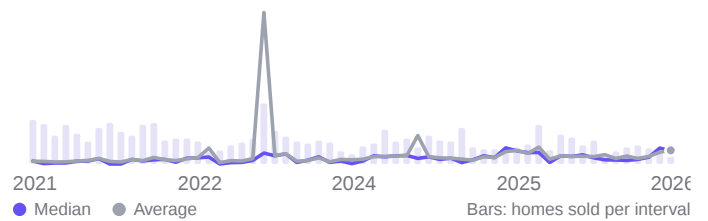
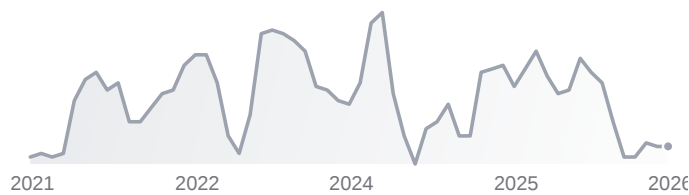
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

42 / 100

Sale prices

Median \$415K · Average \$423K

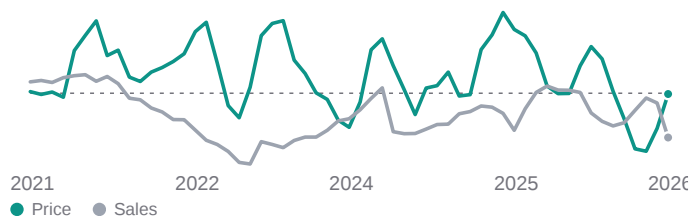


Growth (year over year)

Price -0.4% · Sales -21.9%

Price per square foot

\$261/ft²

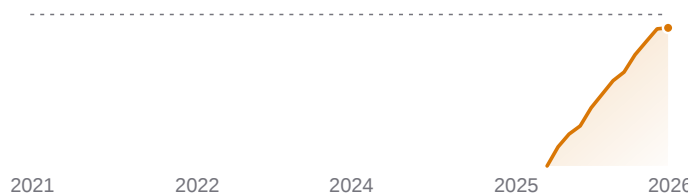


Sale premium vs estimated value

-0.4%

Annual turnover (share of homes sold)

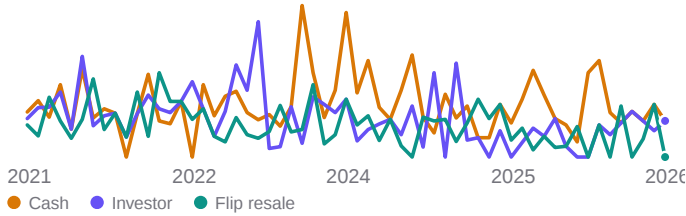
3.6%



BUYERS & OUTCOMES

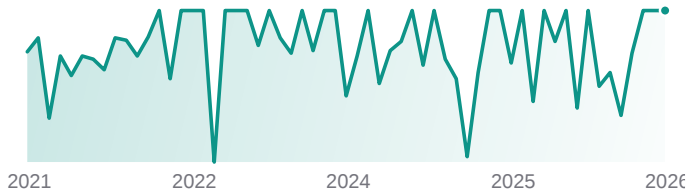
Buyer mix

Cash 13% · Investor 13% · Flip resale 0%



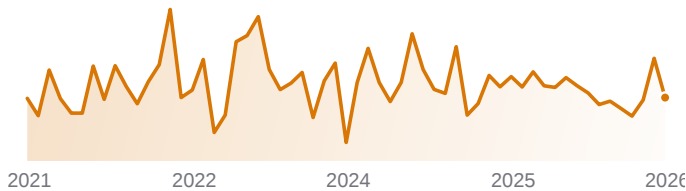
Sellers who sold at a gain

100%

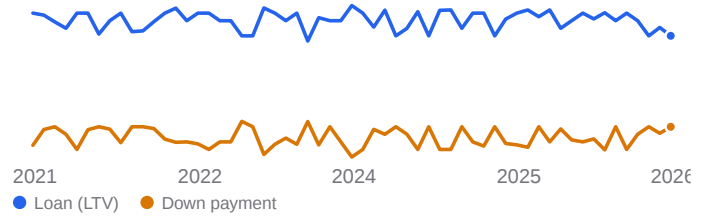


Median annualized return at resale

+4.6%

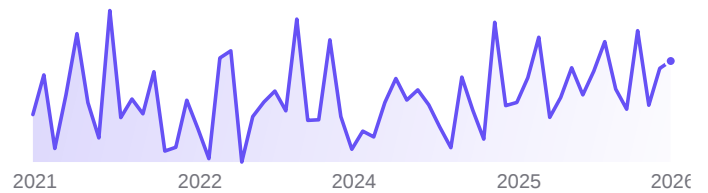


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



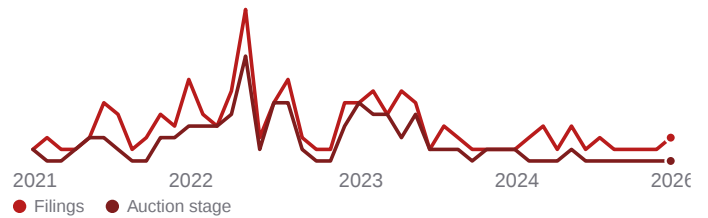
Typical hold before selling

7.1 yrs



Preforeclosure filings

Filings 2 · Auction stage 0



HOUSING STOCK

Homes	5,706
Median value (AVM)	\$321K
Median size	1,364 ft²
Median bedrooms	4
Median year built	1993
Single family	90%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	40%
Underwater (LTV 125% or more)	4.2%
Owner occupied	89%
Company owned	16%
Median loan-to-value	58%
Typical ownership tenure	11.2 yrs

COMMUNITY

Population	12,109
Density	435 / mi²
Median household income	\$95K
Average household income	\$110K
Crime index (US avg 100)	52
Air pollution index (US avg 100)	89
Earthquake index (US avg 100)	144
Homes occupied	96%
Bachelor's or higher	28%
Poverty rate	3.6%
Unemployment	1.4%
Average temp	55°F
Annual precip	40 in
Sunshine	59%

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.