# Waterloo 62298

SELLER'S MARKET

ZIP code · IL · Illinois › Monroe County › Waterloo

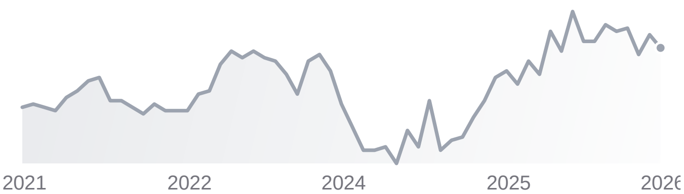
| $301K | +10.7% | 250 | $309K |
|---|---|---|---|
| MEDIAN SALE PRICE | 1-YR CHANGE | SALES (12 MO) | MEDIAN VALUE (AVM) |

**Market temperature** — Seller's market · 63 / 100

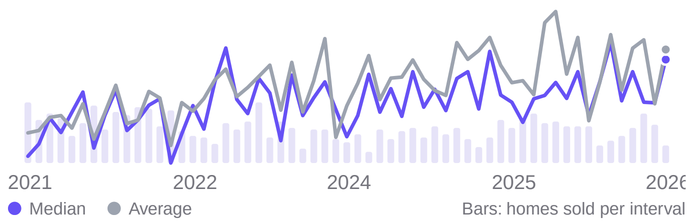
Buyer's market — Balanced — Seller's market

## MARKET TRENDS (5 YEARS)

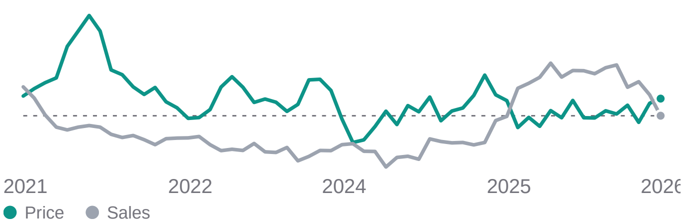
**Market temperature (0–100)** — 63 / 100




**Sale prices** — Median $343K · Average $358K




**Growth (year over year)** — Price +10.7% · Sales +0.0%



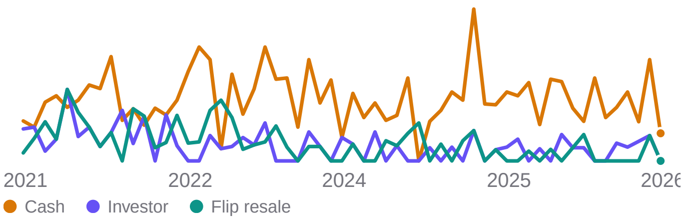

**Price per square foot** — $249/ft²


**Sale premium vs estimated value** — +0.0%

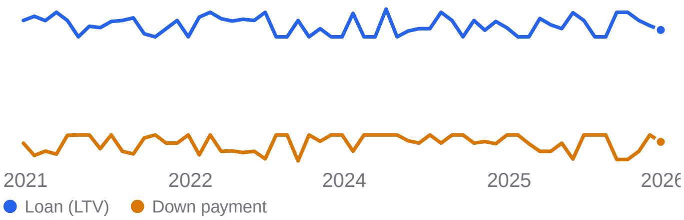

**Annual turnover (share of homes sold)** — 3.5%

## BUYERS & OUTCOMES

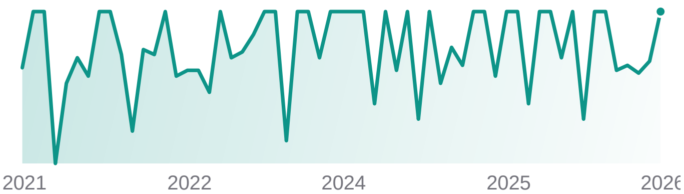
**Buyer mix** — Cash 9.1% · Investor 0% · Flip resale 0%



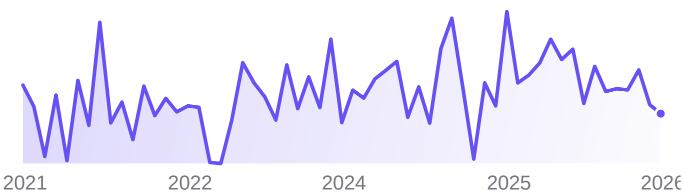

**Financing (share of purchase price)** — Loan (LTV) 84% · Down payment 16%




**Sellers who sold at a gain** — 100%

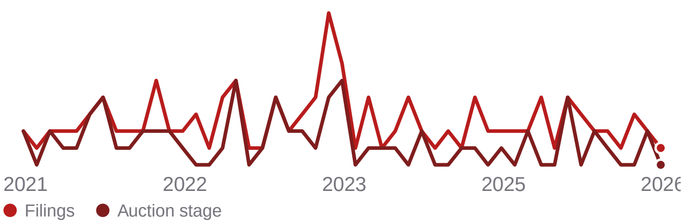



**Typical hold before selling** — 4.3 yrs




**Median annualized return at resale** — +4.7%


**Preforeclosure filings** — Filings 1 · Auction stage 0




## HOUSING STOCK

| | |
|---|---|
| Homes | 7,136 |
| Median value (AVM) | $309K |
| Median size | 1,500 ft² |
| Median bedrooms | 3 |
| Median year built | 1991 |
| Single family | 91% |
| Condos | 2.8% |

## EQUITY & OWNERSHIP

| | |
|---|---|
| Equity rich (LTV 50% or less) | 46% |
| Underwater (LTV 125% or more) | 4.6% |
| Owner occupied | 85% |
| Company owned | 23% |
| Median loan-to-value | 54% |

| | |
|---|---|
| Typical ownership tenure | 126.6 yrs |

## COMMUNITY

| | |
|---|---|
| Population | 18,127 |
| Density | 124 / mi² |
| Median household income | $101K |
| Average household income | $119K |
| Crime index (US avg 100) | 99 |
| Air pollution index (US avg 100) | 92 |
| Earthquake index (US avg 100) | 169 |
| Homes occupied | 95% |
| Bachelor's or higher | 25% |
| Poverty rate | 4.2% |
| Unemployment | 1.1% |
| Average temp | 56°F |
| Annual precip | 41 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.