

Loraine 62349

ZIP code · IL · Illinois > Adams County > Loraine

BALANCED MARKET

\$103K

MEDIAN SALE PRICE

8

SALES (12 MO)

\$107K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 49 / 100



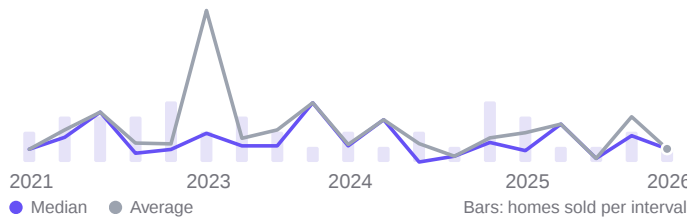
MARKET TRENDS (5 YEARS)

Sale prices

Median \$80K · Average \$80K

Growth (year over year)

Price +43.7% · Sales +100.0%

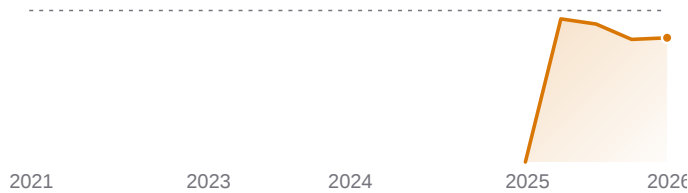


Sale premium vs estimated value

-10.1%

Annual turnover (share of homes sold)

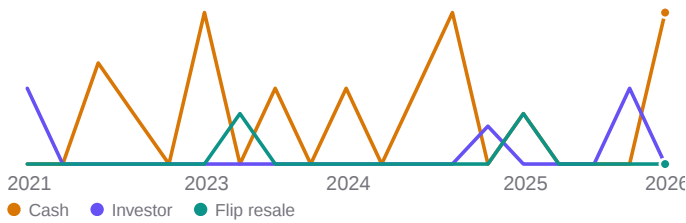
3.9%



BUYERS & OUTCOMES

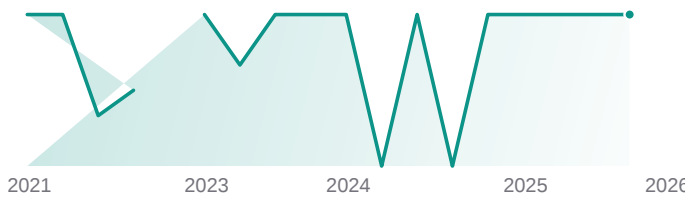
Buyer mix

Cash 100% · Investor 0% · Flip resale 0%



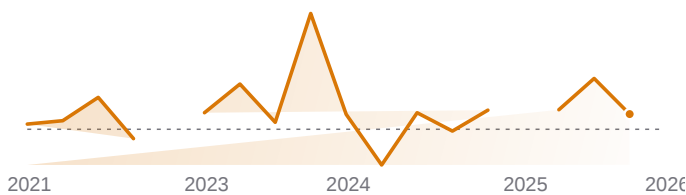
Sellers who sold at a gain

100%

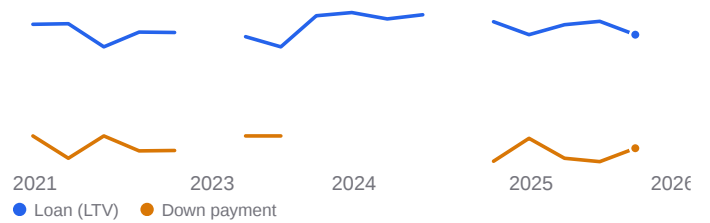


Median annualized return at resale

+4.6%

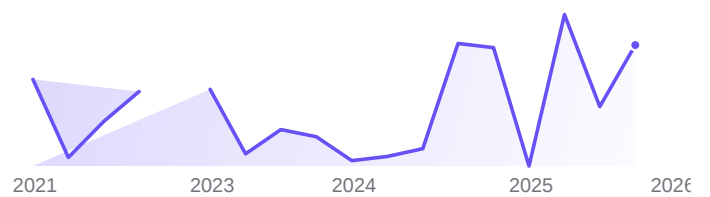


Financing (share of purchase price) Loan (LTV) 88% · Down payment 12%



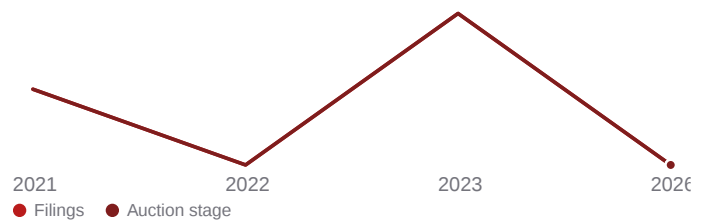
Typical hold before selling

16.0 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	205
Median value (AVM)	\$107K
Single family	100%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	48%
Underwater (LTV 125% or more)	6.3%
Owner occupied	70%
Company owned	3.4%
Median loan-to-value	53%
Typical ownership tenure	126.6 yrs

COMMUNITY

Population	590
Density	13 / mi ²
Median household income	\$72K
Average household income	\$81K
Crime index (US avg 100)	114
Air pollution index (US avg 100)	82
Earthquake index (US avg 100)	36
Homes occupied	91%
Bachelor's or higher	15%
Poverty rate	9.5%
Unemployment	1.3%
Average temp	53°F
Annual precip	38 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.