

Flora 62839

ZIP code · IL · Illinois > Clay County > Flora

SELLER'S MARKET

\$94K

MEDIAN SALE PRICE

+16.5%

1-YR CHANGE

117

SALES (12 MO)

\$56K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 65 / 100

Buyer's market

Balanced

Seller's market

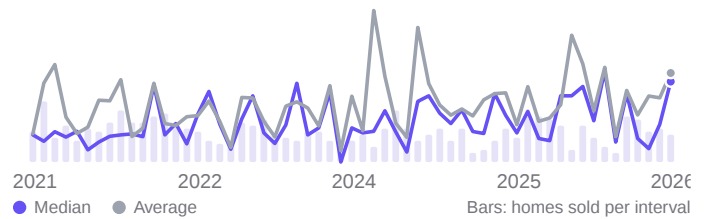
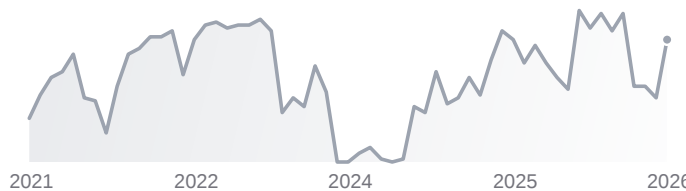
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

65 / 100

Sale prices

Median \$145K · Average \$157K

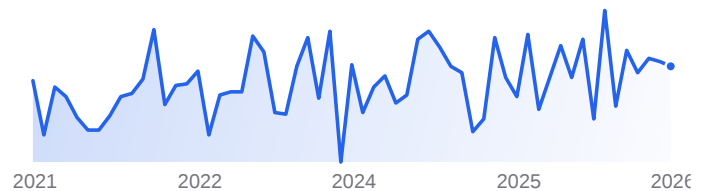
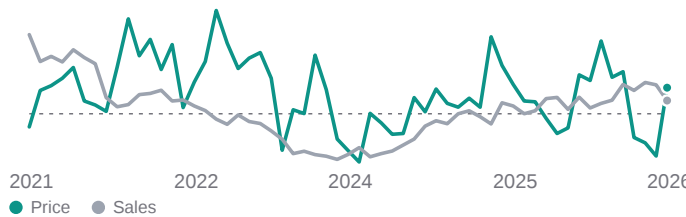


Growth (year over year)

Price +16.5% · Sales +8.3%

Price per square foot

\$85/ft²



Sale premium vs estimated value

+97.2%

Annual turnover (share of homes sold)

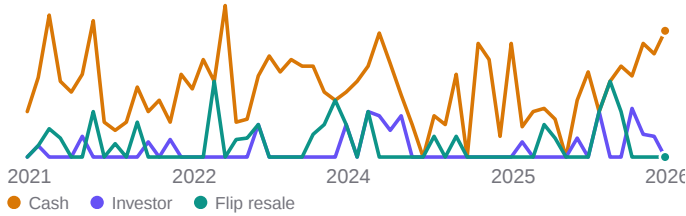
4.1%



BUYERS & OUTCOMES

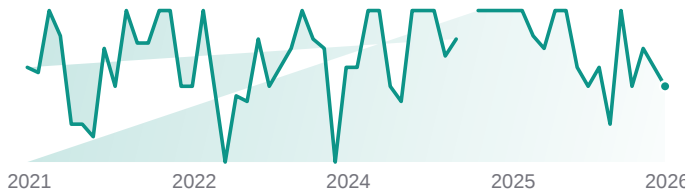
Buyer mix

Cash 56% · Investor 0% · Flip resale 0%



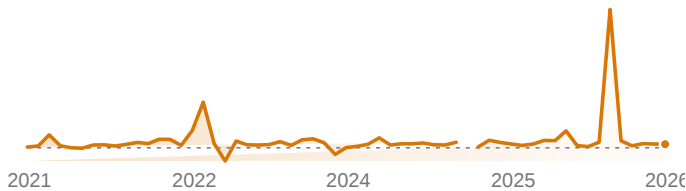
Sellers who sold at a gain

67%



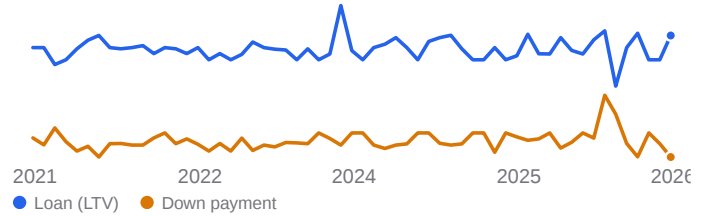
Median annualized return at resale

+4.5%



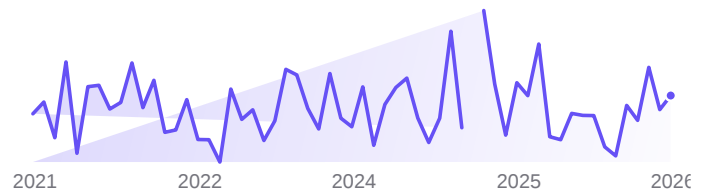
Financing (share of purchase price)

Loan (LTV) 100% · Down payment 0.1%



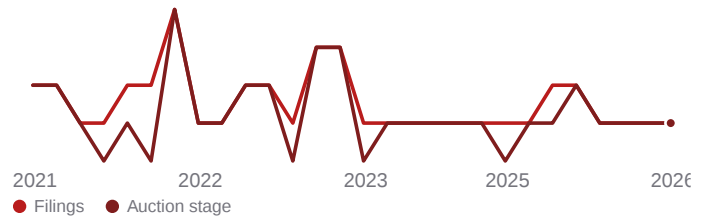
Typical hold before selling

5.8 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	2,822
Median value (AVM)	\$56K
Median size	1,204 ft²
Median bedrooms	3
Median year built	1954
Single family	17%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	56%
Underwater (LTV 125% or more)	13%
Owner occupied	76%
Company owned	14%
Median loan-to-value	31%
Typical ownership tenure	19.8 yrs

COMMUNITY

Population	6,392
Density	74 / mi²
Median household income	\$61K
Average household income	\$76K
Crime index (US avg 100)	130
Air pollution index (US avg 100)	83
Earthquake index (US avg 100)	186
Homes occupied	91%
Bachelor's or higher	9%
Poverty rate	15.1%
Unemployment	1.2%
Average temp	55°F
Annual precip	43 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.