

Mount Vernon 62864

ZIP code · IL · Illinois > Jefferson County > Mount Vernon

BALANCED MARKET

\$134K

MEDIAN SALE PRICE

+6.4%

1-YR CHANGE

179

SALES (12 MO)

\$105K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 55 / 100



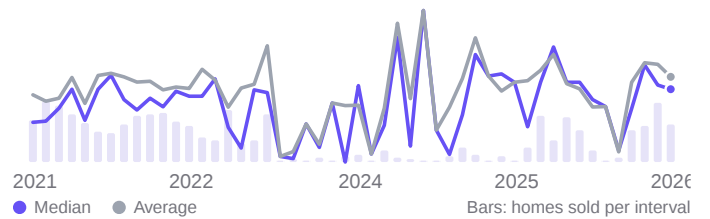
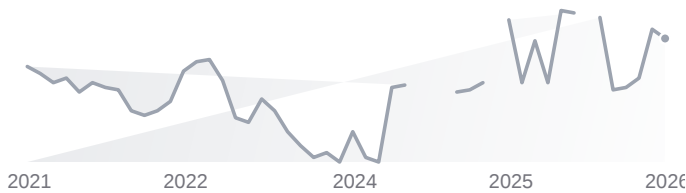
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

55 / 100

Sale prices

Median \$120K · Average \$138K

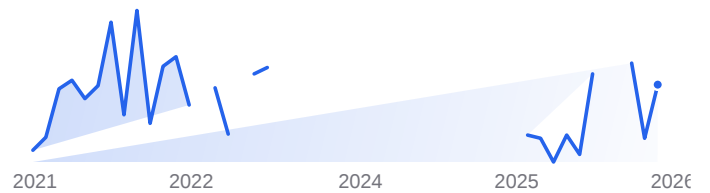
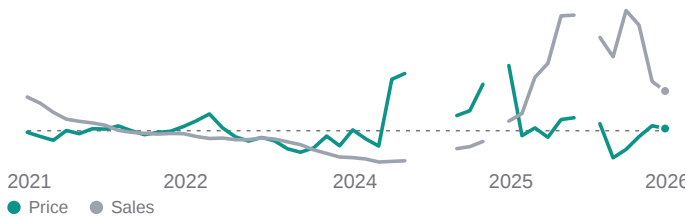


Growth (year over year)

Price +6.4% · Sales +115.7%

Price per square foot

\$88/ft²

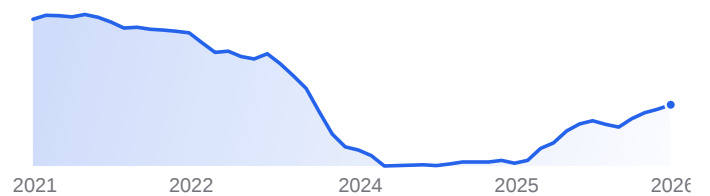
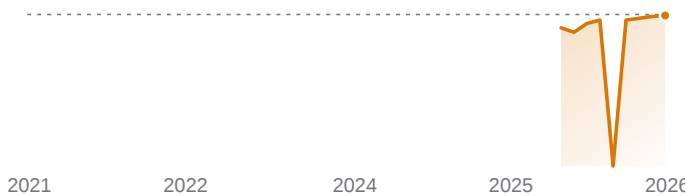


Sale premium vs estimated value

-0.5%

Annual turnover (share of homes sold)

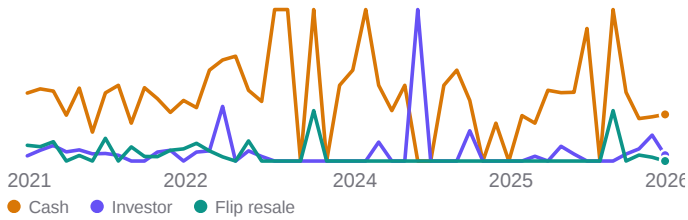
2.2%



BUYERS & OUTCOMES

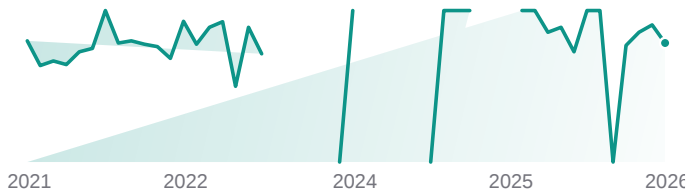
Buyer mix

Cash 31% · Investor 3.8% · Flip resale 0%



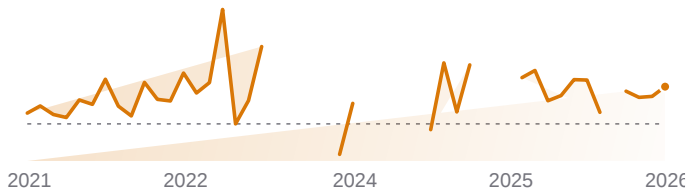
Sellers who sold at a gain

79%

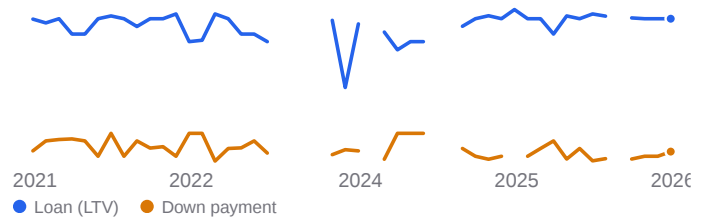


Median annualized return at resale

+5.1%

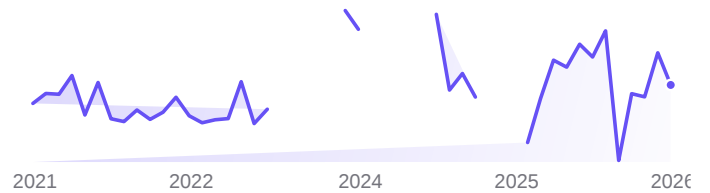


Financing (share of purchase price) Loan (LTV) 95% · Down payment 8.0%



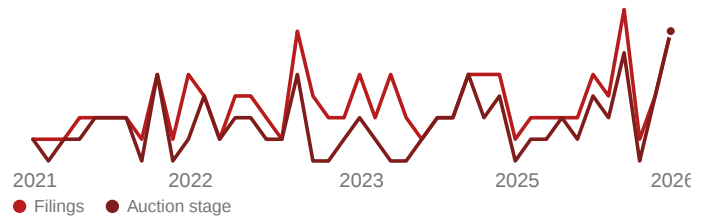
Typical hold before selling

8.6 yrs



Preforeclosure filings

Filings 6 · Auction stage 6



HOUSING STOCK

Homes	7,975
Median value (AVM)	\$105K
Median size	1,080 ft²
Median year built	1971
Single family	98%
Condos	1.2%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	63%
Underwater (LTV 125% or more)	3.3%
Owner occupied	87%
Company owned	11%
Median loan-to-value	30%
Typical ownership tenure	17.9 yrs

COMMUNITY

Population	22,024
Density	153 / mi²
Median household income	\$57K
Average household income	\$75K
Crime index (US avg 100)	132
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	203
Homes occupied	90%
Bachelor's or higher	12%
Poverty rate	14.8%
Unemployment	1.3%
Average temp	56°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.