

Cowden 62422

ZIP code · IL · Illinois > Shelby County > Cowden

\$95K

MEDIAN SALE PRICE

4

SALES (12 MO)

\$116K

MEDIAN VALUE (AVM)

HOUSING STOCK

Homes	498
Median value (AVM)	\$116K
Median size	1,200 ft²
Median bedrooms	3
Median year built	1962
Single family	56%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	72%
Underwater (LTV 125% or more)	5.1%
Owner occupied	67%
Company owned	9.8%
Median loan-to-value	33%
Typical ownership tenure	126.6 yrs

COMMUNITY

Population	1,500
Density	23 / mi²
Median household income	\$60K
Average household income	\$71K
Crime index (US avg 100)	149
Air pollution index (US avg 100)	84
Earthquake index (US avg 100)	112
Homes occupied	92%
Bachelor's or higher	10%
Poverty rate	11.9%
Unemployment	1.4%
Average temp	54°F
Annual precip	40 in
Sunshine	59%

Market metrics are derived from recorded arms-length deeds through April 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.