

Cobden 62920

ZIP code · IL · Illinois > Union County > Cobden

BUYER'S MARKET

\$173K

MEDIAN SALE PRICE

-50.7%

1-YR CHANGE

30

SALES (12 MO)

\$156K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 22 / 100



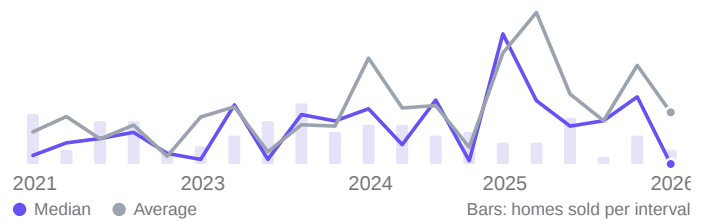
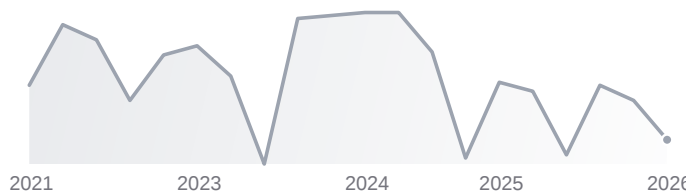
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

22 / 100

Sale prices

Median \$75K · Average \$188K

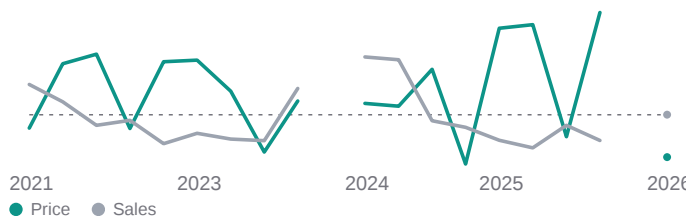


Growth (year over year)

Price -50.7% · Sales +0.0%

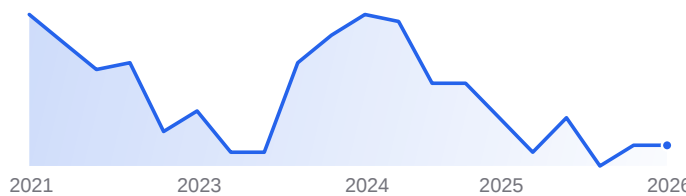
Sale premium vs estimated value

-33.3%



Annual turnover (share of homes sold)

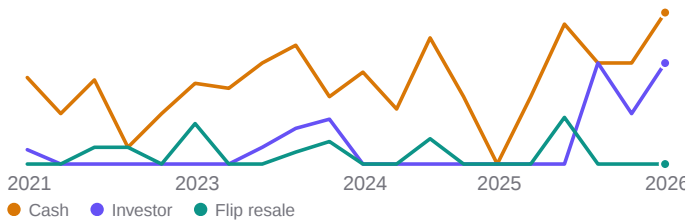
2.4%



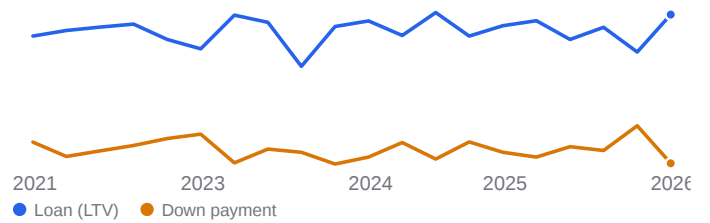
BUYERS & OUTCOMES

Buyer mix

Cash 75% · Investor 50% · Flip resale 0%

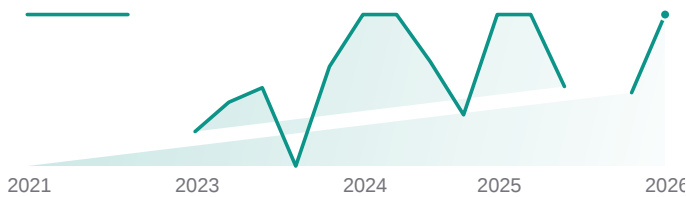


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



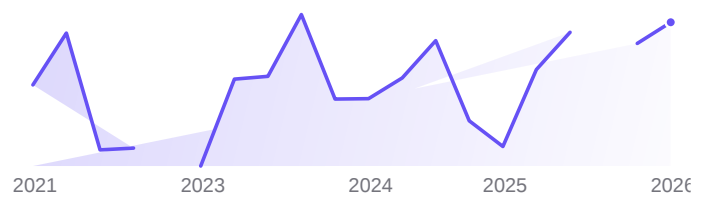
Sellers who sold at a gain

100%



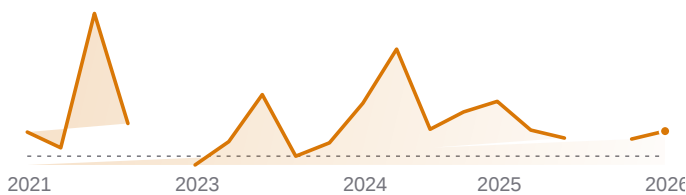
Typical hold before selling

5.9 yrs



Median annualized return at resale

+7.1%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	1,268
Median value (AVM)	\$156K
Median size	1,200 ft²
Median year built	1941
Single family	56%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	65%
Underwater (LTV 125% or more)	3.9%
Owner occupied	89%
Company owned	7.6%
Median loan-to-value	24%
Typical ownership tenure	13.8 yrs

COMMUNITY

Population	3,631
Density	53 / mi²
Median household income	\$64K
Average household income	\$80K
Crime index (US avg 100)	116
Air pollution index (US avg 100)	84
Earthquake index (US avg 100)	432
Homes occupied	91%
Bachelor's or higher	17%
Poverty rate	15.4%
Unemployment	1.1%
Average temp	57°F
Annual precip	47 in
Sunshine	59%

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.