

Emerald

Community · WI · Wisconsin > St. Croix County

\$146K

MEDIAN SALE PRICE

+46.0%

1-YR CHANGE

5

SALES (12 MO)

\$170K

MEDIAN VALUE (AVM)

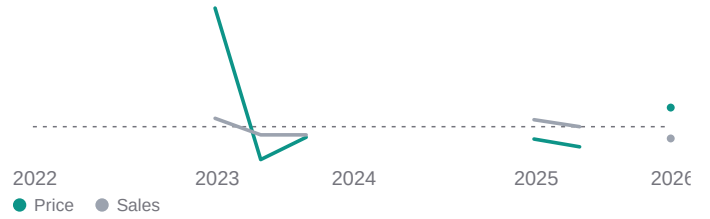
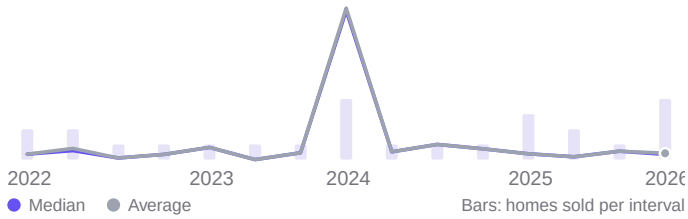
MARKET TRENDS (5 YEARS)

Sale prices

Median \$146K · Average \$167K

Growth (year over year)

Price +46.0% · Sales -28.6%

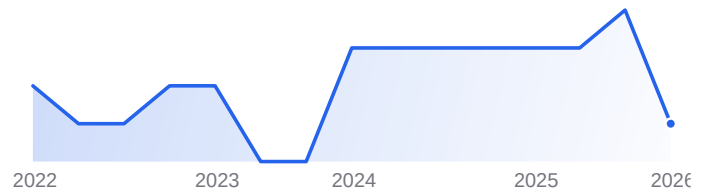


Sale premium vs estimated value

-26.6%

Annual turnover (share of homes sold)

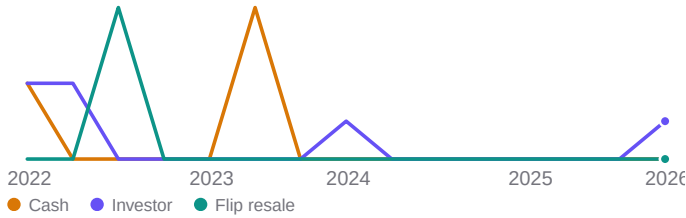
3.4%



BUYERS & OUTCOMES

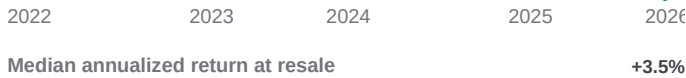
Buyer mix

Cash 0% · Investor 25% · Flip resale 0%



Sellers who sold at a gain

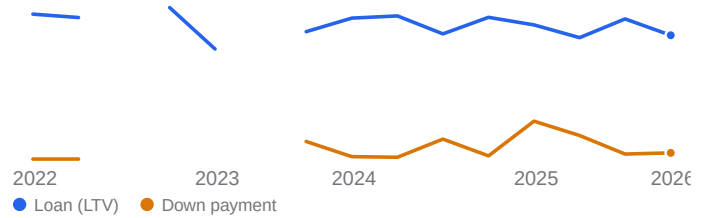
100%



Median annualized return at resale

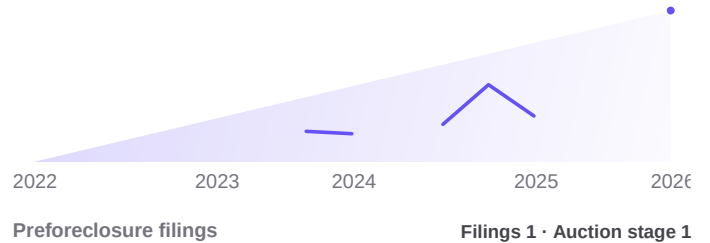
+3.5%

Financing (share of purchase price) Loan (LTV) 84% · Down payment 5.9%



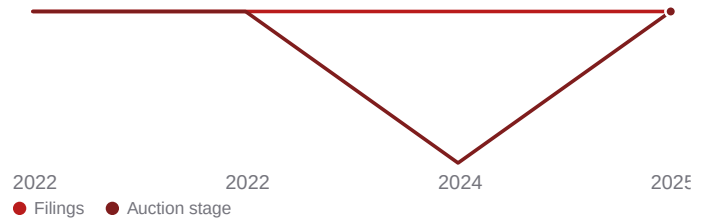
Typical hold before selling

18.8 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	149
Median value (AVM)	\$170K
Single family	100%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	49%
Underwater (LTV 125% or more)	7.6%
Owner occupied	84%
Company owned	5.4%
Median loan-to-value	56%
Typical ownership tenure	9.1 yrs

COMMUNITY

Population	158
Density	85 / mi²
Median household income	\$100K
Average household income	\$104K
Crime index (US avg 100)	141
Air pollution index (US avg 100)	92
Earthquake index (US avg 100)	11
Homes occupied	94%
Bachelor's or higher	14%
Poverty rate	8.2%
Unemployment	0.8%
Average temp	43°F
Annual precip	33 in
Sunshine	54%

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.