

Pine County, MN

County · MN · Minnesota

BUYER'S MARKET

\$231K

MEDIAN SALE PRICE

+3.7%

1-YR CHANGE

452

SALES (12 MO)

\$187K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 28 / 100



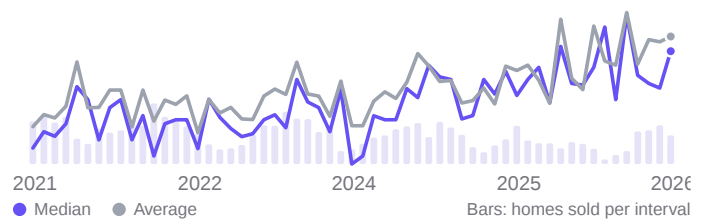
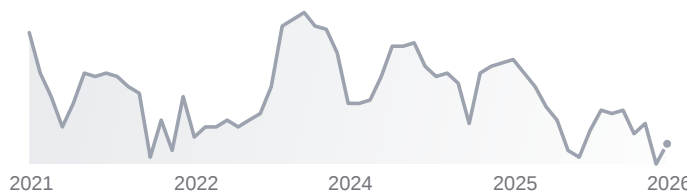
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

28 / 100

Sale prices

Median \$260K · Average \$278K

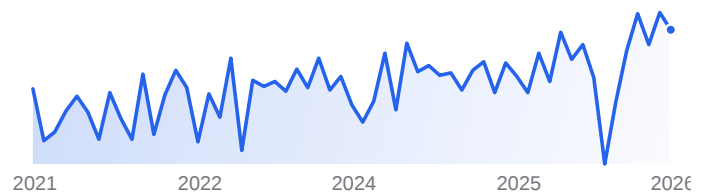
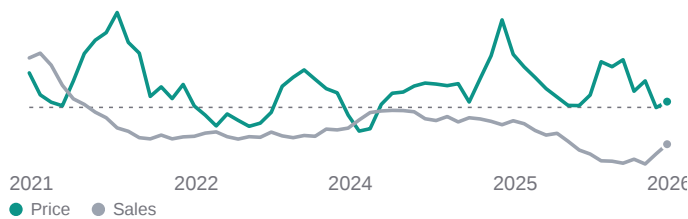


Growth (year over year)

Price +3.7% · Sales -23.1%

Price per square foot

\$226/ft²

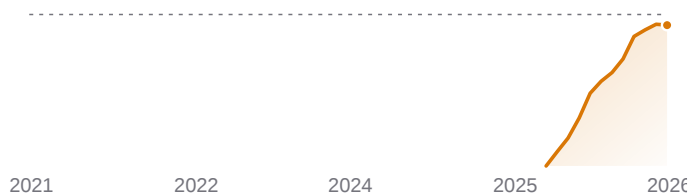


Sale premium vs estimated value

-0.3%

Annual turnover (share of homes sold)

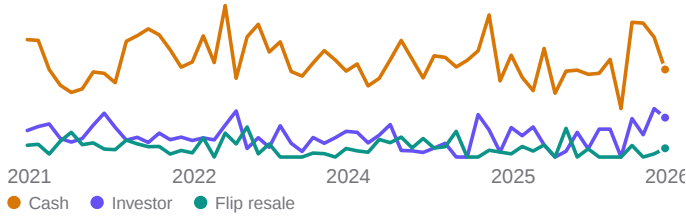
2.1%



BUYERS & OUTCOMES

Buyer mix

Cash 39% · Investor 18% · Flip resale 3.9%



Sellers who sold at a gain

74%

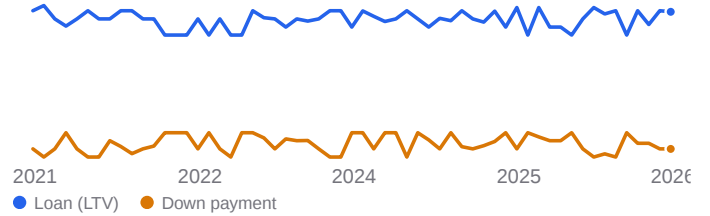


Median annualized return at resale

+6.6%

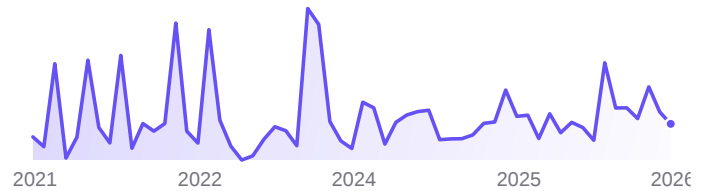


Financing (share of purchase price) Loan (LTV) 94% · Down payment 10%



Typical hold before selling

4.4 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	21,358
Median value (AVM)	\$187K
Median size	1,181 ft²
Median bedrooms	3
Median year built	1988
Single family	55%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	52%
Underwater (LTV 125% or more)	9.9%
Owner occupied	51%
Company owned	9.5%
Median loan-to-value	47%
Typical ownership tenure	10.8 yrs

COMMUNITY

Population	30,696
Density	22 / mi²
Median household income	\$65K
Average household income	\$81K
Crime index (US avg 100)	120
Air pollution index (US avg 100)	90
Earthquake index (US avg 100)	10
Homes occupied	72%
Bachelor's or higher	11%
Poverty rate	10.4%
Unemployment	1.6%
Average temp	41°F
Annual precip	31 in
Sunshine	52%

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.