

# Scott County, MN

County · MN · Minnesota

BALANCED MARKET

**\$418K**

MEDIAN SALE PRICE

**-0.8%**

1-YR CHANGE

**2,276**

SALES (12 MO)

**\$313K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 58 / 100



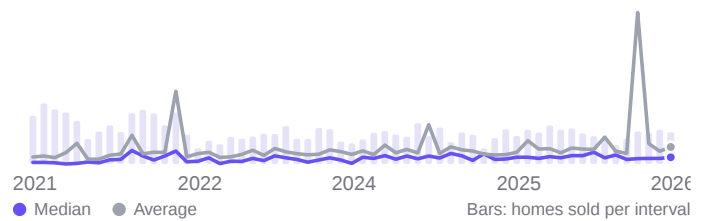
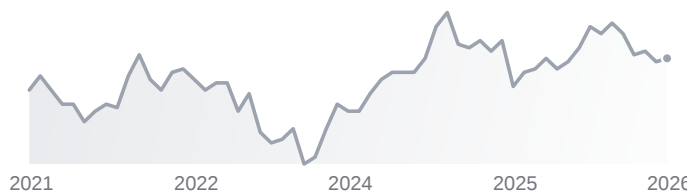
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

58 / 100

Sale prices

Median \$425K · Average \$516K

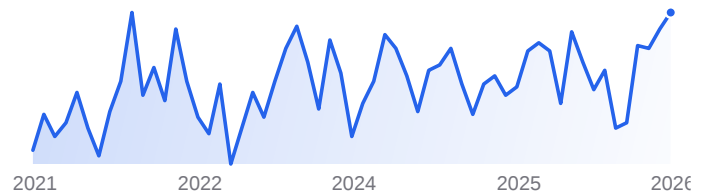
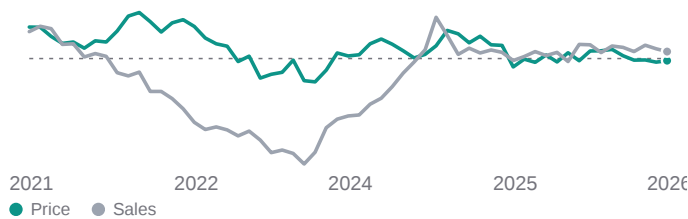


Growth (year over year)

Price -0.8% · Sales +2.6%

Price per square foot

\$273/ft²

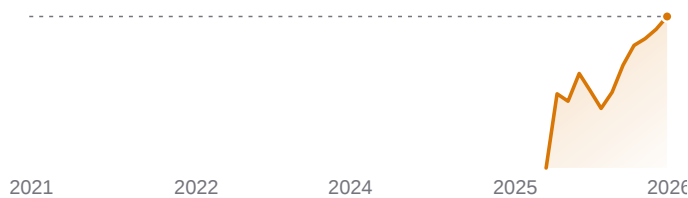


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

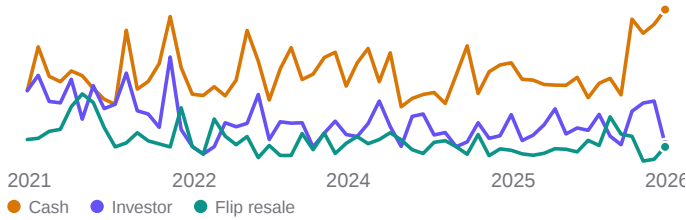
4.4%



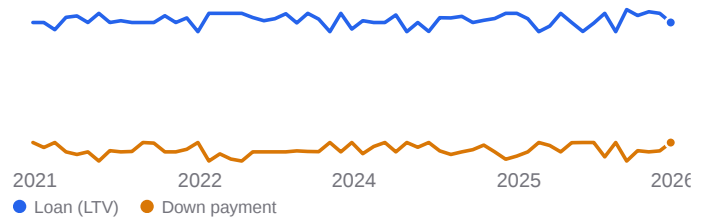
## BUYERS & OUTCOMES

### Buyer mix

Cash 28% · Investor 4.6% · Flip resale 4.1%

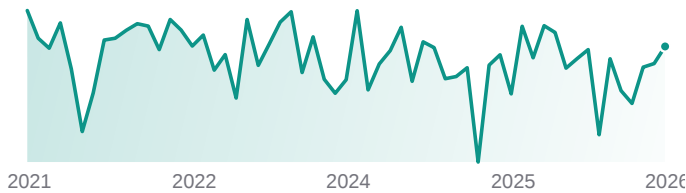


### Financing (share of purchase price) Loan (LTV) 85% · Down payment 20%



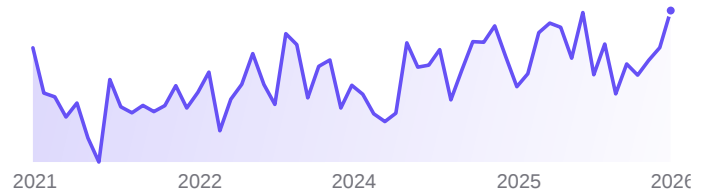
### Sellers who sold at a gain

92%



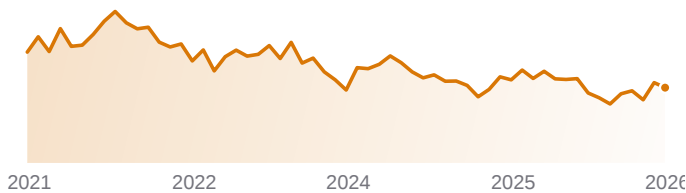
### Typical hold before selling

7.6 yrs



### Median annualized return at resale

+4.1%



### Preforeclosure filings

Filings 11 · Auction stage 11



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 51,579    |
| Median value (AVM) | \$313K    |
| Median size        | 1,596 ft² |
| Median bedrooms    | 4         |
| Median year built  | 1999      |
| Single family      | 77%       |
| Condos             | 0.9%      |

## EQUITY & OWNERSHIP

|                               |     |
|-------------------------------|-----|
| Equity rich (LTV 50% or less) | 28% |
| Underwater (LTV 125% or more) | 11% |
| Owner occupied                | 92% |
| Company owned                 | 11% |
| Median loan-to-value          | 79% |

Typical ownership tenure

**11.2 yrs**

## COMMUNITY

|                                  |                             |
|----------------------------------|-----------------------------|
| Population                       | <b>158,018</b>              |
| Density                          | <b>444 / mi<sup>2</sup></b> |
| Median household income          | <b>\$116K</b>               |
| Average household income         | <b>\$144K</b>               |
| Crime index (US avg 100)         | <b>88</b>                   |
| Air pollution index (US avg 100) | <b>91</b>                   |
| Earthquake index (US avg 100)    | <b>11</b>                   |
| Homes occupied                   | <b>96%</b>                  |
| Bachelor's or higher             | <b>32%</b>                  |
| Poverty rate                     | <b>5.3%</b>                 |
| Unemployment                     | <b>1.0%</b>                 |
| Average temp                     | <b>45°F</b>                 |
| Annual precip                    | <b>30 in</b>                |
| Sunshine                         | <b>58%</b>                  |

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.