

# Kimball

City · MN · Minnesota > Stearns County

BALANCED MARKET

**\$303K**

MEDIAN SALE PRICE

**15**

SALES (12 MO)

**\$266K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 51 / 100

Buyer's market

Balanced

Seller's market

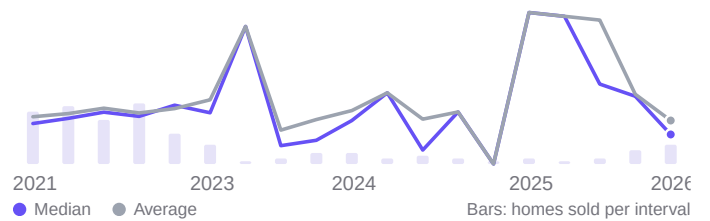
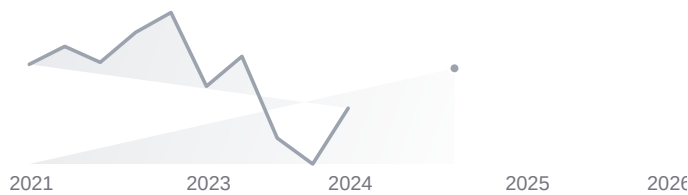
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

51 / 100

Sale prices

Median \$185K · Average \$249K

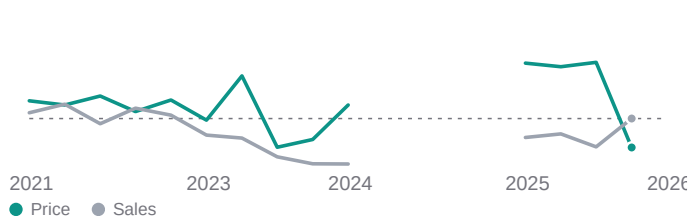


Growth (year over year)

Price -51.2% · Sales +0.0%

Price per square foot

\$196/ft²

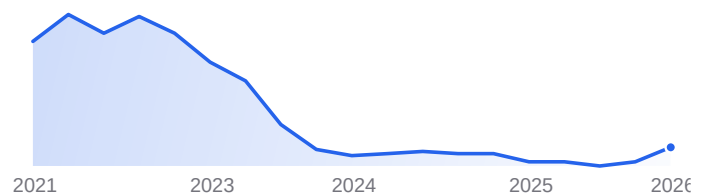


Sale premium vs estimated value

-0.1%

Annual turnover (share of homes sold)

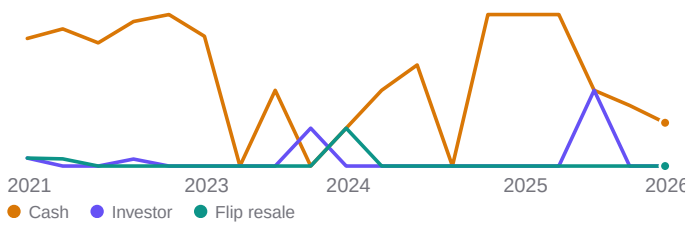
1.0%



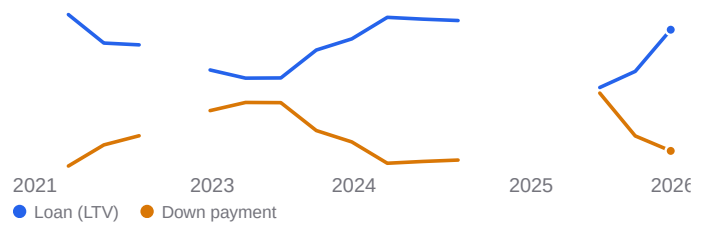
## BUYERS & OUTCOMES

### Buyer mix

Cash 29% · Investor 0% · Flip resale 0%

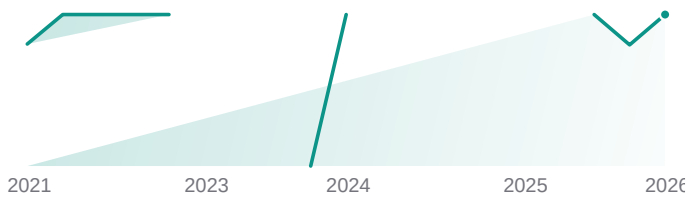


### Financing (share of purchase price) Loan (LTV) 90% · Down payment 10%



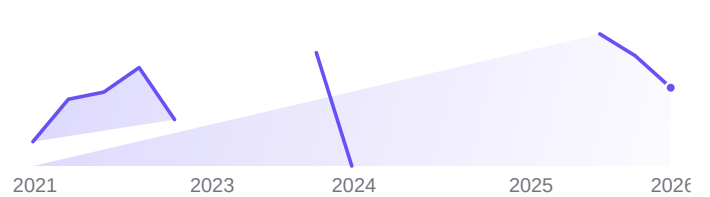
### Sellers who sold at a gain

100%



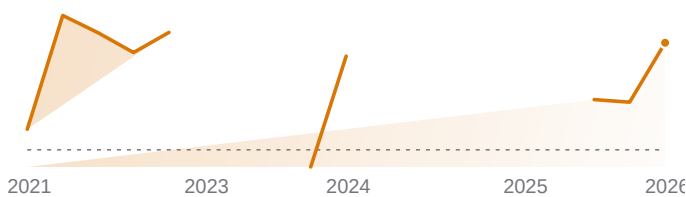
### Typical hold before selling

4.5 yrs



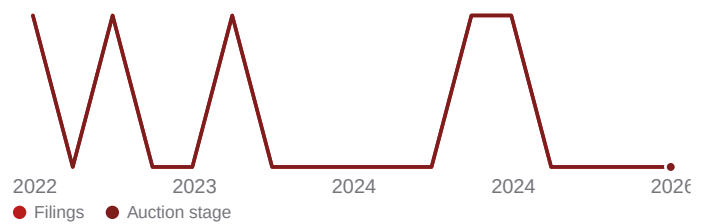
### Median annualized return at resale

+10.1%



### Preforeclosure filings

Filings 1 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 1,483     |
| Median value (AVM) | \$266K    |
| Median size        | 1,344 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1978      |
| Single family      | 71%       |

## EQUITY & OWNERSHIP

|                               |          |
|-------------------------------|----------|
| Equity rich (LTV 50% or less) | 86%      |
| Underwater (LTV 125% or more) | 3.3%     |
| Owner occupied                | 73%      |
| Company owned                 | 14%      |
| Median loan-to-value          | 0%       |
| Typical ownership tenure      | 18.3 yrs |

## COMMUNITY

|                                  |           |
|----------------------------------|-----------|
| Population                       | 846       |
| Density                          | 560 / mi² |
| Median household income          | \$88K     |
| Average household income         | \$100K    |
| Crime index (US avg 100)         | 163       |
| Air pollution index (US avg 100) | 106       |
| Earthquake index (US avg 100)    | 15        |
| Homes occupied                   | 88%       |
| Bachelor's or higher             | 16%       |
| Poverty rate                     | 3.4%      |
| Unemployment                     | 1.2%      |
| Average temp                     | 43°F      |
| Annual precip                    | 29 in     |
| Sunshine                         | 55%       |

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.