

Cottage Grove 55016

ZIP code · MN · Minnesota > Washington County > Cottage Grove

BALANCED MARKET

\$397K

MEDIAN SALE PRICE

-2.1%

1-YR CHANGE

755

SALES (12 MO)

\$340K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 53 / 100



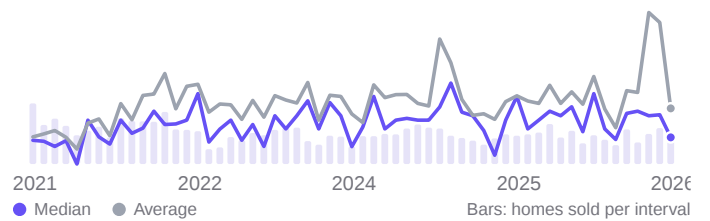
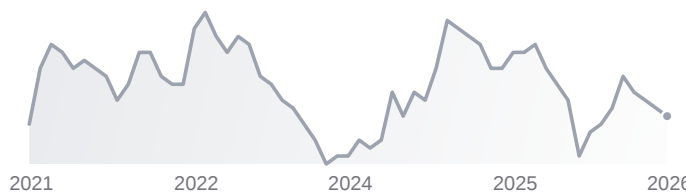
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

53 / 100

Sale prices

Median \$380K · Average \$413K

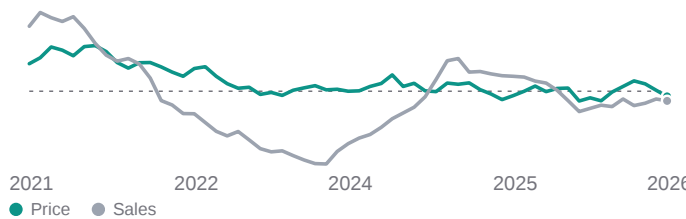


Growth (year over year)

Price -2.1% · Sales -3.9%

Price per square foot

\$268/ft²

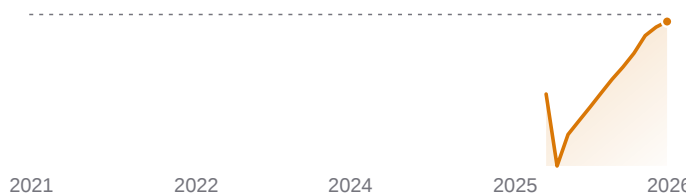


Sale premium vs estimated value

-0.1%

Annual turnover (share of homes sold)

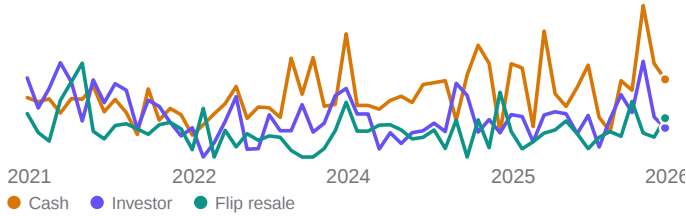
5.3%



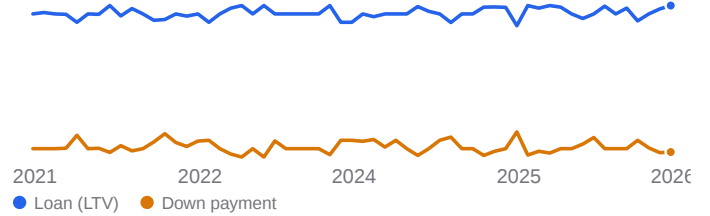
BUYERS & OUTCOMES

Buyer mix

Cash 15% · Investor 5.5% · Flip resale 7.3%

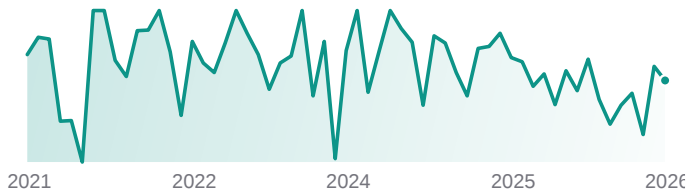


Financing (share of purchase price) Loan (LTV) 95% · Down payment 8.0%



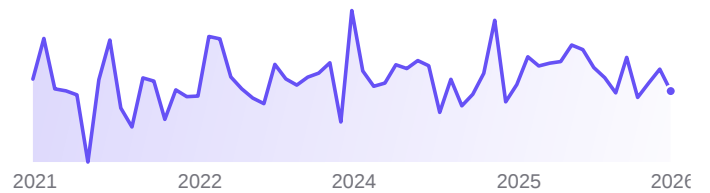
Sellers who sold at a gain

90%



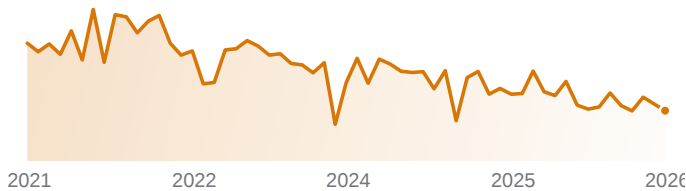
Typical hold before selling

4.7 yrs



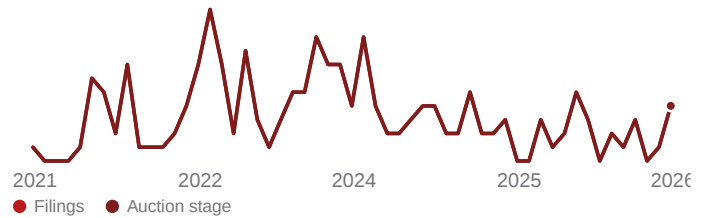
Median annualized return at resale

+3.0%



Preforeclosure filings

Filings 5 · Auction stage 5



HOUSING STOCK

Homes	14,326
Median value (AVM)	\$340K
Median size	1,434 ft²
Median bedrooms	4
Median year built	1992
Single family	97%
Condos	0.8%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	29%
Underwater (LTV 125% or more)	3.4%
Owner occupied	95%
Company owned	7.4%
Median loan-to-value	75%

Typical ownership tenure

9.8 yrs

COMMUNITY

Population	40,614
Density	1,250 / mi²
Median household income	\$115K
Average household income	\$134K
Crime index (US avg 100)	57
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	8
Homes occupied	98%
Bachelor's or higher	29%
Poverty rate	4.6%
Unemployment	0.9%
Average temp	45°F
Annual precip	31 in
Sunshine	58%

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.