

Howard Lake 55349

ZIP code · MN · Minnesota > Wright County > Howard Lake

BUYER'S MARKET

\$307K

MEDIAN SALE PRICE

-29.9%

1-YR CHANGE

64

SALES (12 MO)

\$255K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 24 / 100



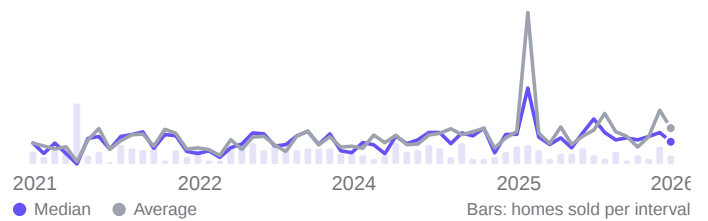
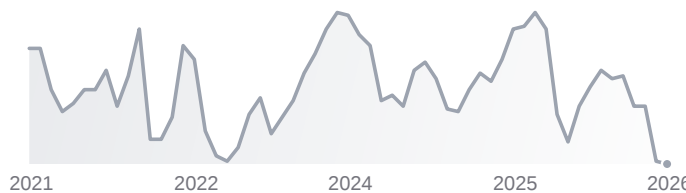
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

24 / 100

Sale prices

Median \$270K · Average \$374K

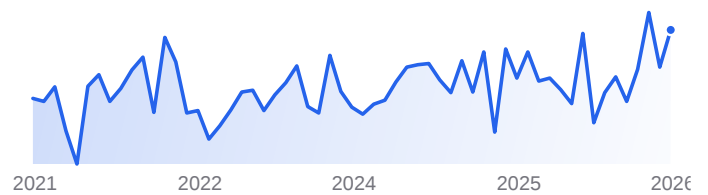
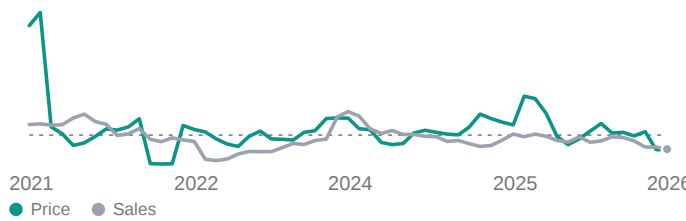


Growth (year over year)

Price -29.9% · Sales -28.9%

Price per square foot

\$312/ft²



Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

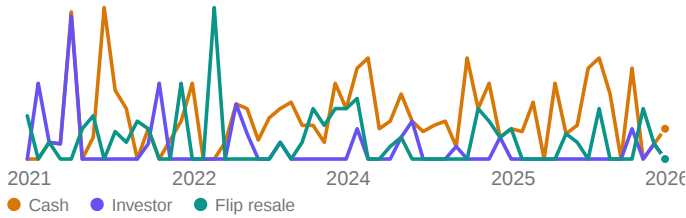
3.8%



BUYERS & OUTCOMES

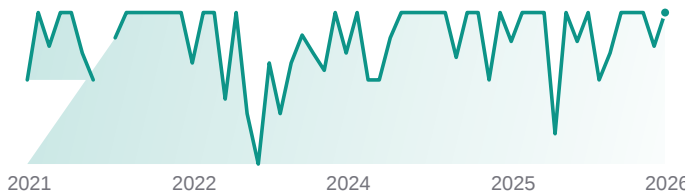
Buyer mix

Cash 20% · Investor 0% · Flip resale 0%



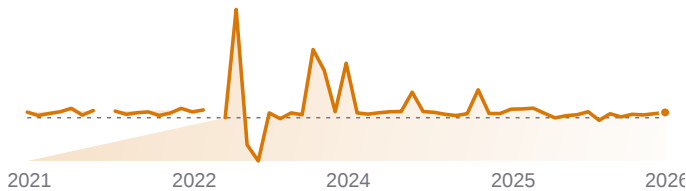
Sellers who sold at a gain

100%

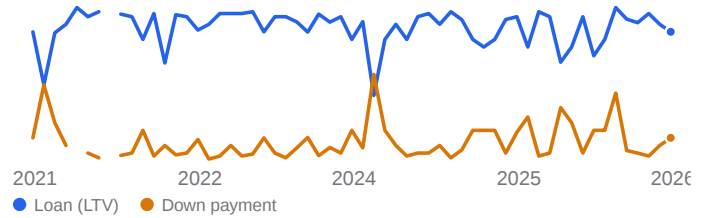


Median annualized return at resale

+7.2%

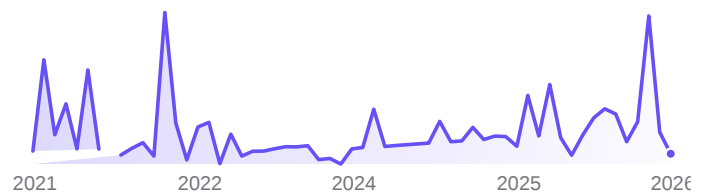


Financing (share of purchase price) Loan (LTV) 85% · Down payment 15%



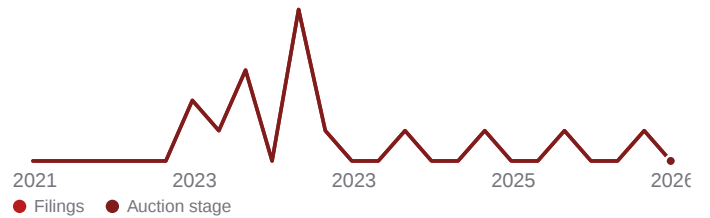
Typical hold before selling

1.5 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	1,663
Median value (AVM)	\$255K
Median size	1,362 ft²
Median bedrooms	3
Median year built	1979
Single family	95%
Condos	0.7%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	37%
Underwater (LTV 125% or more)	11%
Owner occupied	75%
Company owned	9.3%
Median loan-to-value	72%

Typical ownership tenure

16.8 yrs

COMMUNITY

Population	4,488
Density	64 / mi²
Median household income	\$95K
Average household income	\$106K
Crime index (US avg 100)	122
Air pollution index (US avg 100)	104
Earthquake index (US avg 100)	17
Homes occupied	93%
Bachelor's or higher	16%
Poverty rate	7.3%
Unemployment	1.0%
Average temp	44°F
Annual precip	29 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.