

Monticello 55362

ZIP code · MN · Minnesota > Wright County > Monticello

SELLER'S MARKET

\$347K

MEDIAN SALE PRICE

-2.1%

1-YR CHANGE

308

SALES (12 MO)

\$235K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 63 / 100



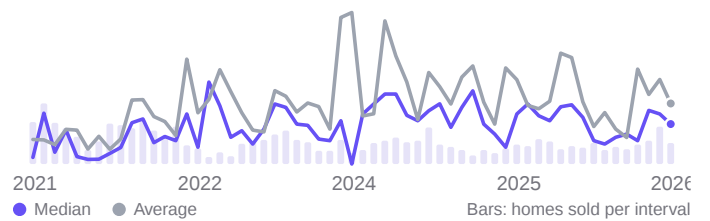
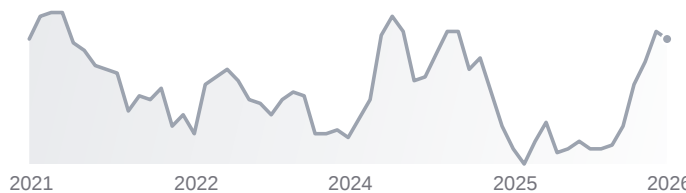
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

63 / 100

Sale prices

Median \$335K · Average \$366K

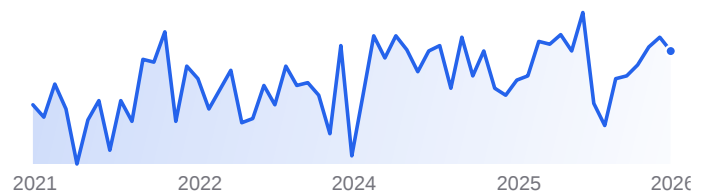
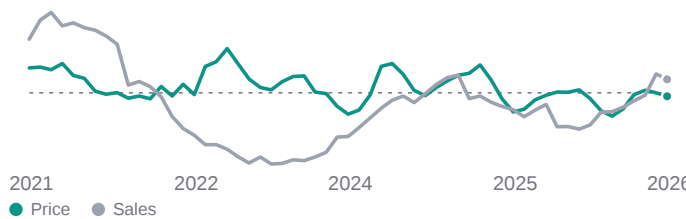


Growth (year over year)

Price -2.1% · Sales +8.1%

Price per square foot

\$278/ft²



Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

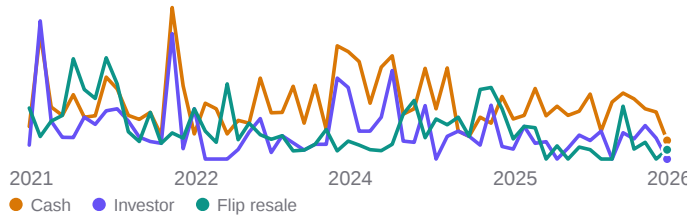
4.4%



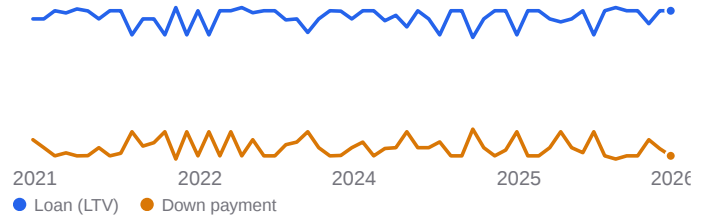
BUYERS & OUTCOMES

Buyer mix

Cash 7.4% · Investor 0% · Flip resale 3.7%

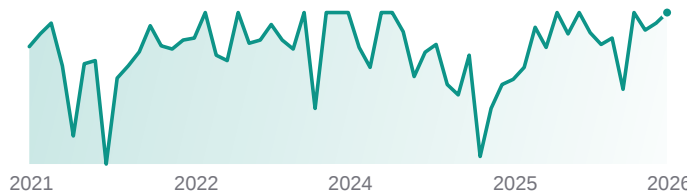


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



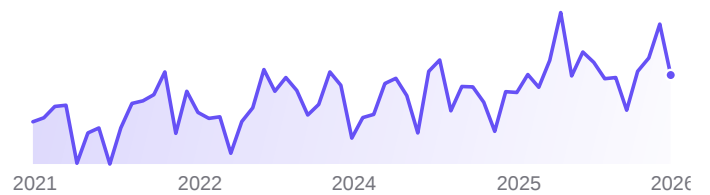
Sellers who sold at a gain

100%



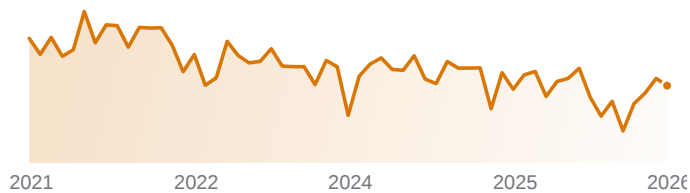
Typical hold before selling

6.0 yrs



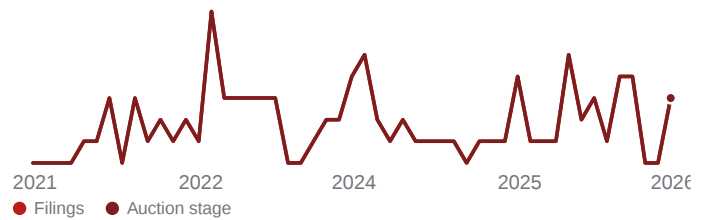
Median annualized return at resale

+5.1%



Preforeclosure filings

Filings 4 · Auction stage 4



HOUSING STOCK

Homes	6,942
Median value (AVM)	\$235K
Median size	1,297 ft²
Median bedrooms	3
Median year built	1996
Single family	92%
Condos	0.7%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	29%
Underwater (LTV 125% or more)	14%
Owner occupied	87%
Company owned	8.7%
Median loan-to-value	81%

Typical ownership tenure

12.8 yrs

COMMUNITY

Population	21,319
Density	332 / mi²
Median household income	\$89K
Average household income	\$104K
Crime index (US avg 100)	106
Air pollution index (US avg 100)	104
Earthquake index (US avg 100)	10
Homes occupied	97%
Bachelor's or higher	19%
Poverty rate	7.8%
Unemployment	1.1%
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.