

Watertown 55388

ZIP code · MN · Minnesota > Carver County > Watertown

BALANCED MARKET

\$367K

MEDIAN SALE PRICE

+2.9%

1-YR CHANGE

81

SALES (12 MO)

\$286K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 46 / 100



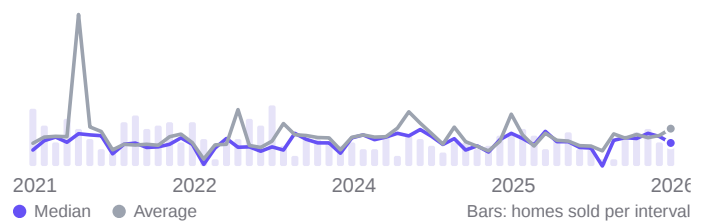
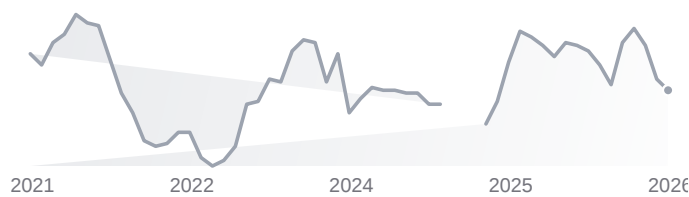
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

46 / 100

Sale prices

Median \$325K · Average \$436K

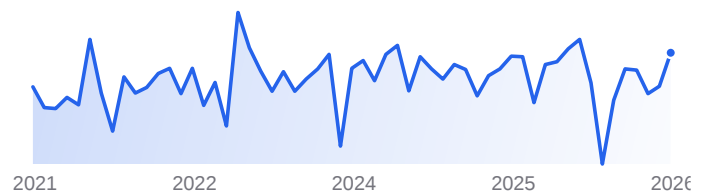
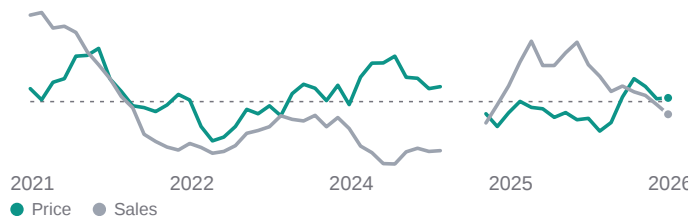


Growth (year over year)

Price +2.9% · Sales -10.0%

Price per square foot

\$281/ft²



Sale premium vs estimated value

+1.2%

Annual turnover (share of homes sold)

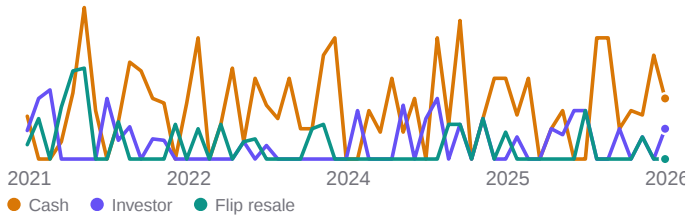
3.5%



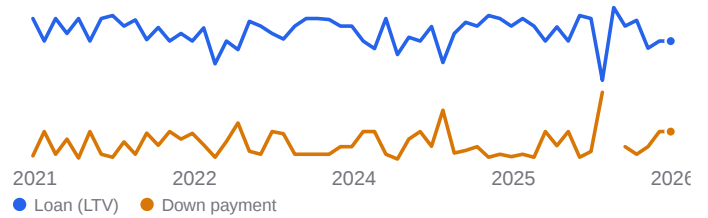
BUYERS & OUTCOMES

Buyer mix

Cash 25% · Investor 13% · Flip resale 0%

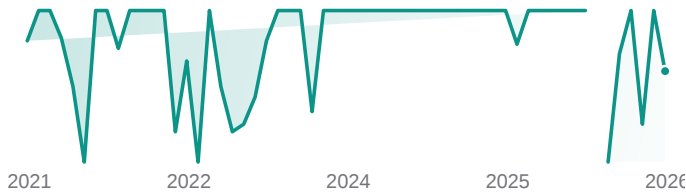


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



Sellers who sold at a gain

80%



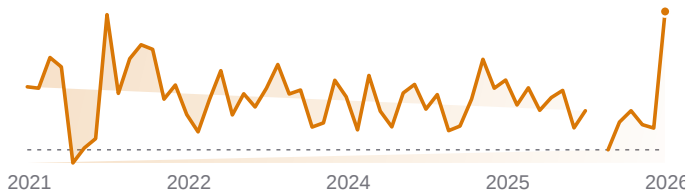
Typical hold before selling

4.7 yrs



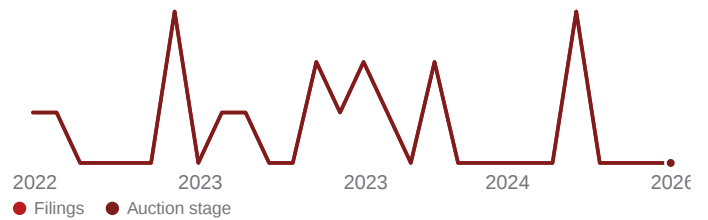
Median annualized return at resale

+13.7%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	2,305
Median value (AVM)	\$286K
Median size	1,417 ft²
Median bedrooms	3
Median year built	1988
Single family	86%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	32%
Underwater (LTV 125% or more)	6.6%
Owner occupied	90%
Company owned	11%
Median loan-to-value	73%
Typical ownership tenure	8.7 yrs

COMMUNITY

Population	6,715
Density	159 / mi²
Median household income	\$109K
Average household income	\$119K
Crime index (US avg 100)	99
Air pollution index (US avg 100)	105
Earthquake index (US avg 100)	10
Homes occupied	97%
Bachelor's or higher	19%
Poverty rate	6.1%
Unemployment	1.0%
Average temp	44°F
Annual precip	30 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.