

Two Harbors 55616

ZIP code · MN · Minnesota > Lake County > Two Harbors

BUYER'S MARKET

\$276K

MEDIAN SALE PRICE

-3.6%

1-YR CHANGE

141

SALES (12 MO)

\$286K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 27 / 100



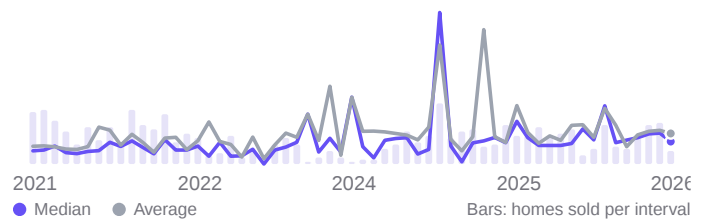
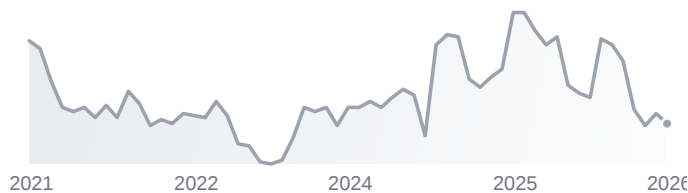
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

27 / 100

Sale prices

Median \$235K · Average \$297K

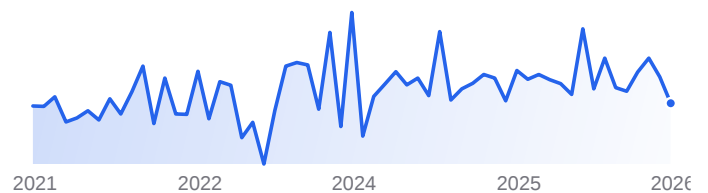
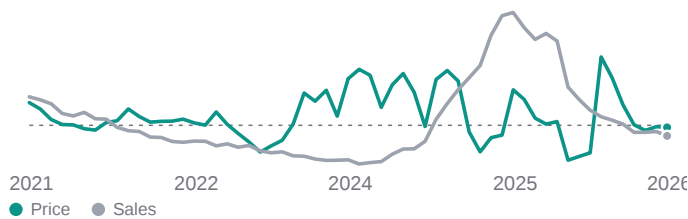


Growth (year over year)

Price -3.6% · Sales -18.0%

Price per square foot

\$210/ft²



Sale premium vs estimated value

-6.9%

Annual turnover (share of homes sold)

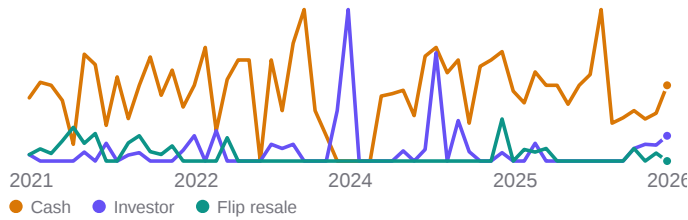
3.0%



BUYERS & OUTCOMES

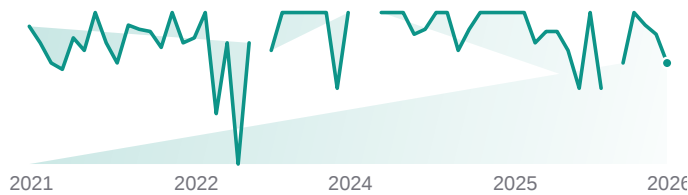
Buyer mix

Cash 50% · Investor 17% · Flip resale 0%



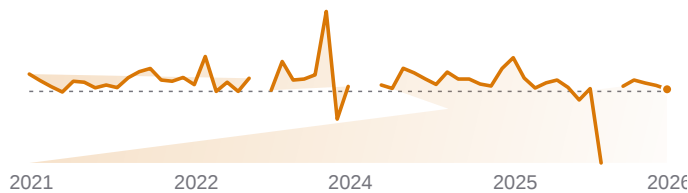
Sellers who sold at a gain

67%

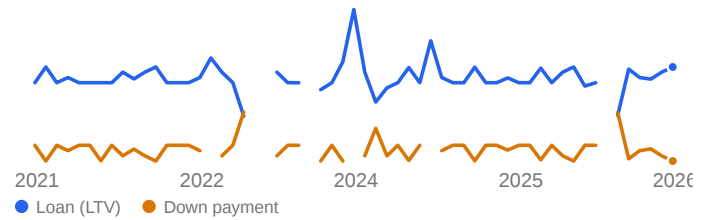


Median annualized return at resale

+1.4%

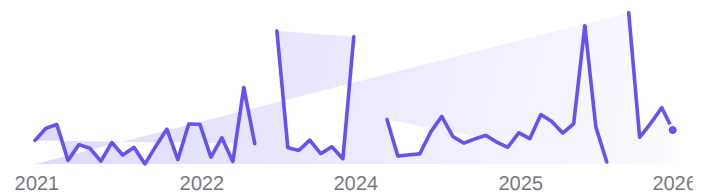


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



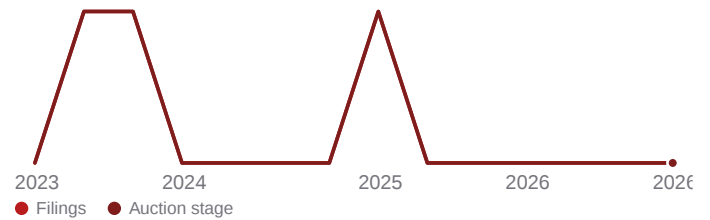
Typical hold before selling

5.1 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	4,697
Median value (AVM)	\$286K
Median size	1,026 ft²
Median bedrooms	3
Median year built	1973
Single family	75%
Condos	7.1%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	69%
Underwater (LTV 125% or more)	2.7%
Owner occupied	52%
Company owned	19%
Median loan-to-value	26%

Typical ownership tenure

8.2 yrs

COMMUNITY

Population	7,134
Density	17 / mi²
Median household income	\$79K
Average household income	\$92K
Crime index (US avg 100)	114
Air pollution index (US avg 100)	88
Earthquake index (US avg 100)	11
Homes occupied	77%
Bachelor's or higher	15%
Poverty rate	9.8%
Unemployment	1.0%
Average temp	38°F
Annual precip	31 in
Sunshine	52%

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.