

Cloquet 55720

ZIP code · MN · Minnesota > Carlton County > Cloquet

BUYER'S MARKET

\$261K

MEDIAN SALE PRICE

-18.1%

1-YR CHANGE

95

SALES (12 MO)

\$220K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 38 / 100



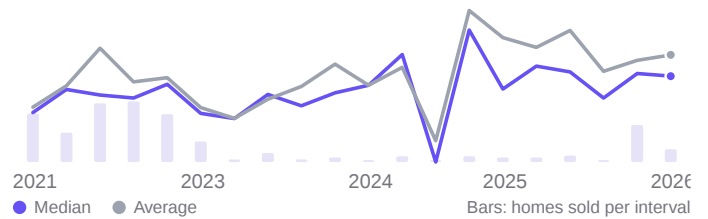
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

38 / 100

Sale prices

Median \$251K · Average \$298K

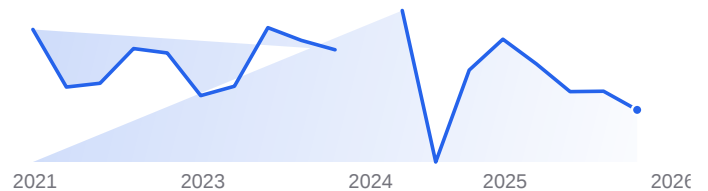
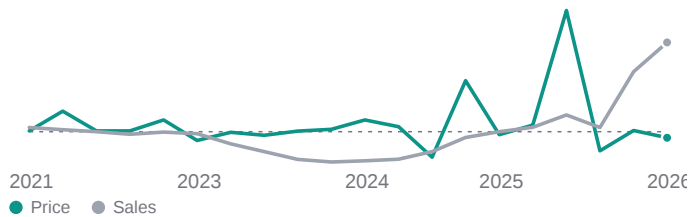


Growth (year over year)

Price -18.1% · Sales +265.4%

Price per square foot

\$108/ft²

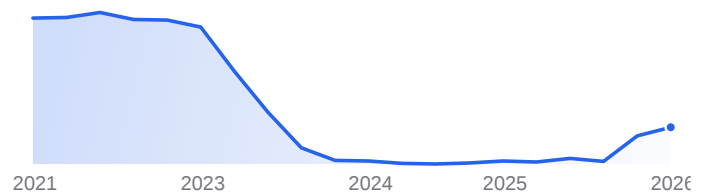


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

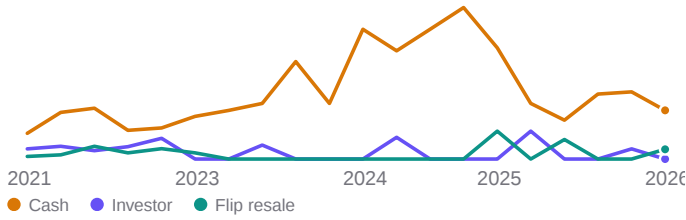
1.5%



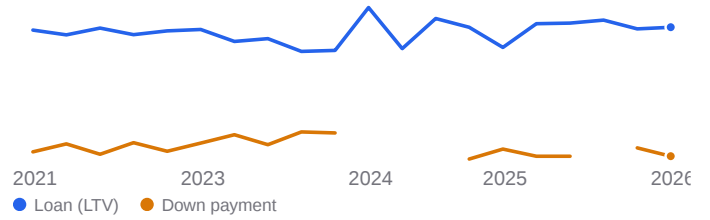
BUYERS & OUTCOMES

Buyer mix

Cash 25% · Investor 0% · Flip resale 5.0%

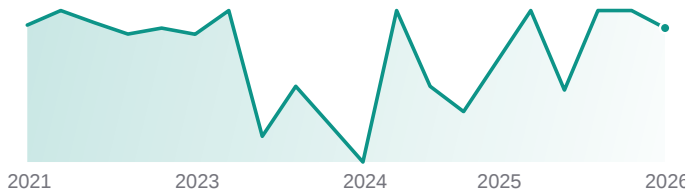


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



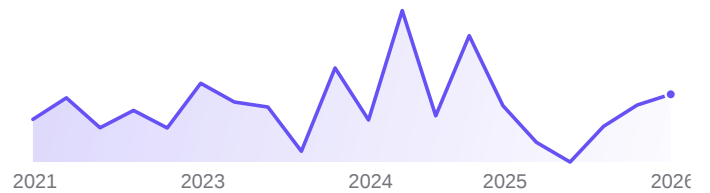
Sellers who sold at a gain

92%



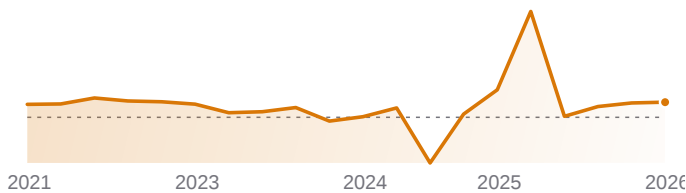
Typical hold before selling

6.8 yrs



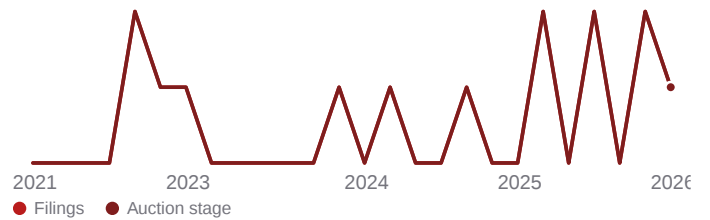
Median annualized return at resale

+7.2%



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	6,139
Median value (AVM)	\$220K
Median size	1,144 ft²
Median bedrooms	3
Median year built	1971
Single family	91%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	48%
Underwater (LTV 125% or more)	3.1%
Owner occupied	88%
Company owned	8.3%
Median loan-to-value	53%
Typical ownership tenure	8.8 yrs

COMMUNITY

Population	17,089
Density	102 / mi²
Median household income	\$67K
Average household income	\$85K
Crime index (US avg 100)	118
Air pollution index (US avg 100)	91
Earthquake index (US avg 100)	10
Homes occupied	95%
Bachelor's or higher	18%
Poverty rate	15.4%
Unemployment	1.2%
Average temp	39°F
Annual precip	31 in
Sunshine	52%

Market metrics are derived from recorded arms-length deeds through July 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.