

Cotton 55724

ZIP code · MN · Minnesota > St. Louis County

BUYER'S MARKET

\$186K

MEDIAN SALE PRICE

-48.1%

1-YR CHANGE

26

SALES (12 MO)

\$208K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 33 / 100



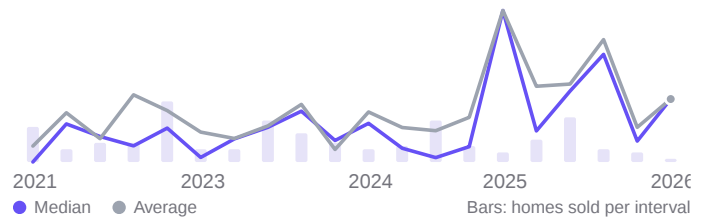
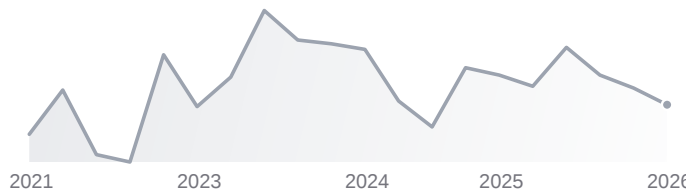
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

33 / 100

Sale prices

Median \$250K · Average \$250K

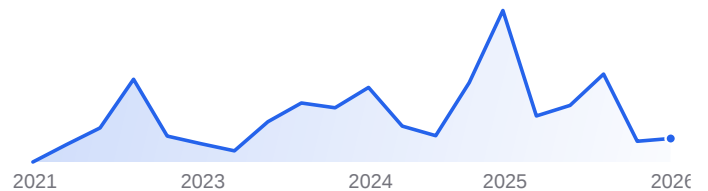
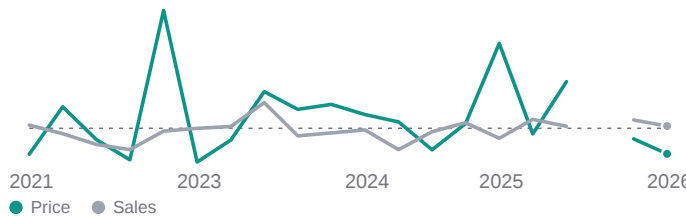


Growth (year over year)

Price -48.1% · Sales +4.0%

Price per square foot

\$148/ft²

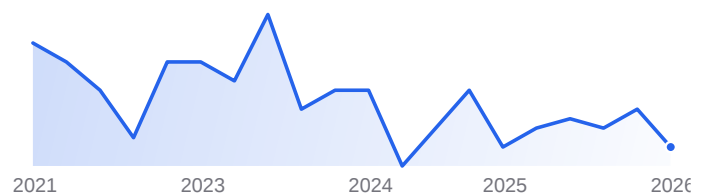


Sale premium vs estimated value

+50.2%

Annual turnover (share of homes sold)

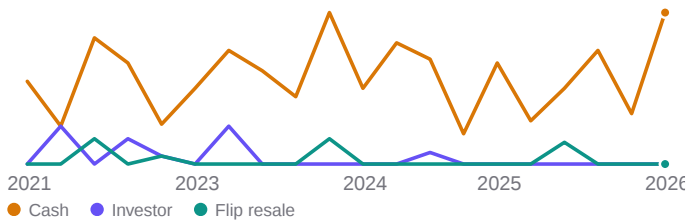
2.2%



BUYERS & OUTCOMES

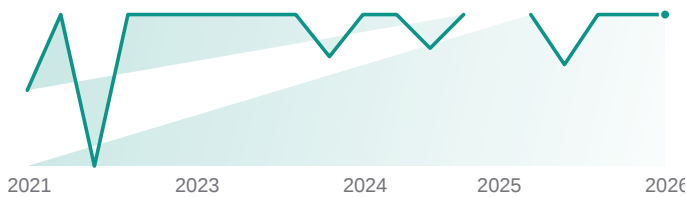
Buyer mix

Cash 100% · Investor 0% · Flip resale 0%



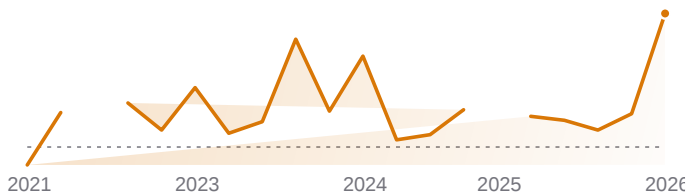
Sellers who sold at a gain

100%



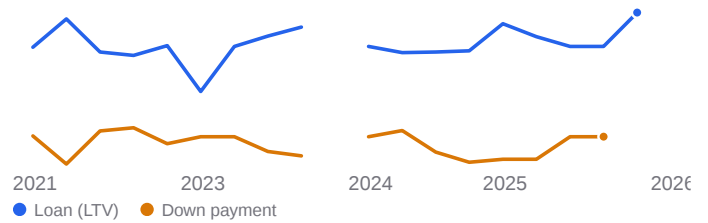
Median annualized return at resale

+39.0%



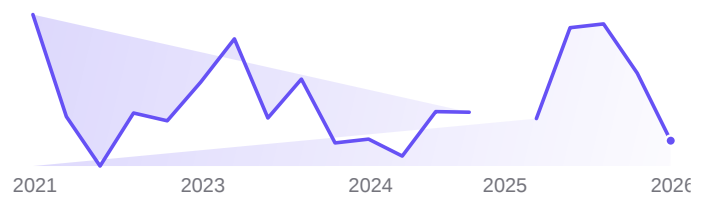
Financing (share of purchase price)

Loan (LTV) 102% · Down payment 20%



Typical hold before selling

2.8 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	1,194
Median value (AVM)	\$208K
Median size	908 ft²
Median bedrooms	2
Median year built	1980
Single family	31%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	62%
Underwater (LTV 125% or more)	5.7%
Owner occupied	37%
Company owned	8.5%
Median loan-to-value	28%
Typical ownership tenure	12.8 yrs

COMMUNITY

Population	883
Density	4 / mi ²
Median household income	\$85K
Average household income	\$108K
Crime index (US avg 100)	166
Air pollution index (US avg 100)	88
Earthquake index (US avg 100)	6
Homes occupied	49%
Bachelor's or higher	12%
Poverty rate	12.6%
Unemployment	1.1%
Average temp	38°F
Annual precip	29 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.