

Embarrass 55732

ZIP code · MN · Minnesota > St. Louis County

STRONG BUYER'S MARKET

\$224K

MEDIAN SALE PRICE

-19.8%

1-YR CHANGE

21

SALES (12 MO)

\$173K

MEDIAN VALUE (AVM)

Market temperature

Strong buyer's market · 17 / 100



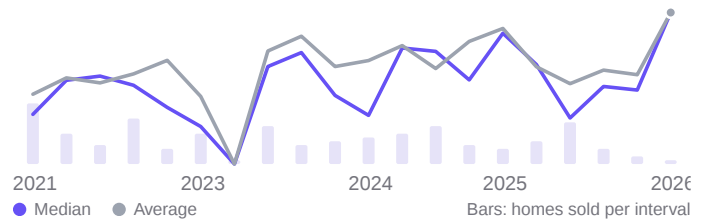
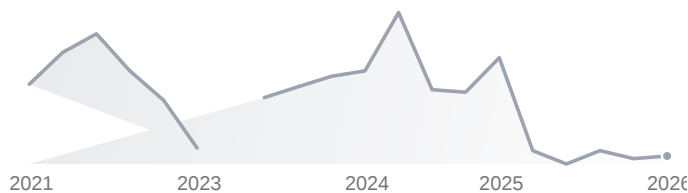
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

17 / 100

Sale prices

Median \$296K · Average \$296K

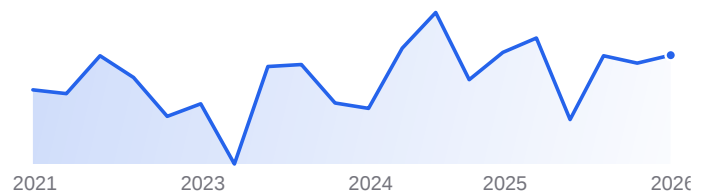
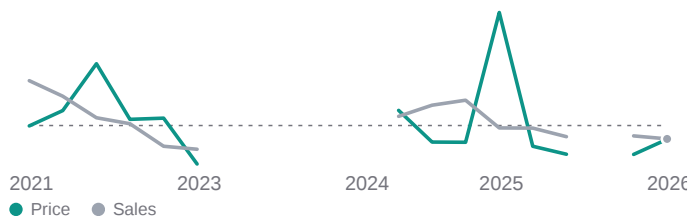


Growth (year over year)

Price -19.8% · Sales -19.2%

Price per square foot

\$193/ft²

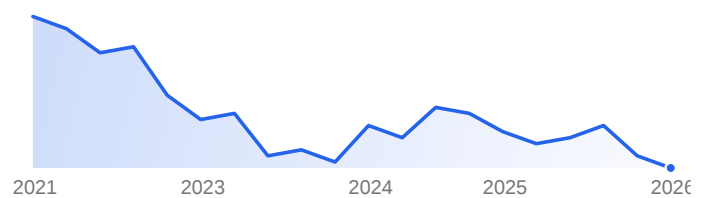


Sale premium vs estimated value

+27.4%

Annual turnover (share of homes sold)

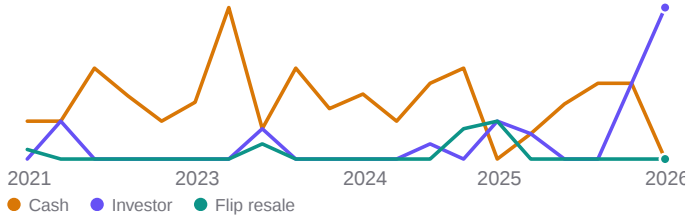
2.2%



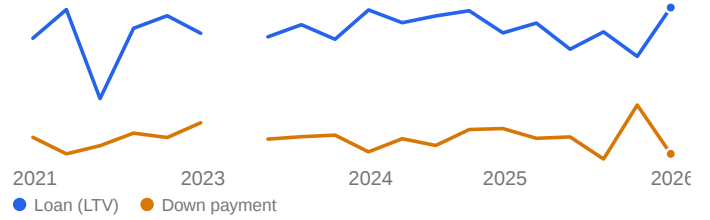
BUYERS & OUTCOMES

Buyer mix

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

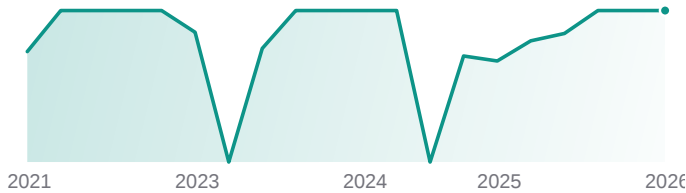


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



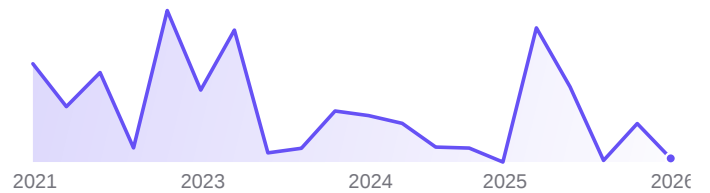
Sellers who sold at a gain

100%



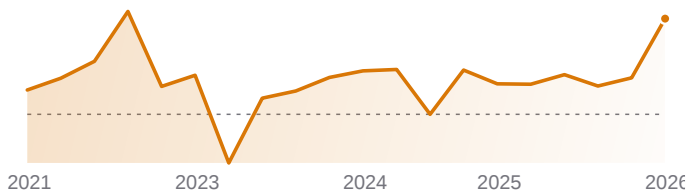
Typical hold before selling

1.8 yrs



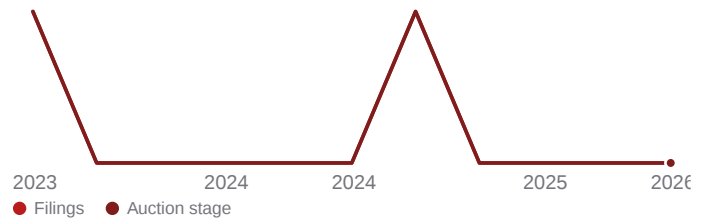
Median annualized return at resale

+19.1%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	939
Median value (AVM)	\$173K
Median size	1,112 ft²
Median bedrooms	3
Median year built	1972
Single family	72%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	66%
Underwater (LTV 125% or more)	2.2%
Owner occupied	70%
Company owned	6.6%
Median loan-to-value	30%
Typical ownership tenure	10.3 yrs

COMMUNITY

Population	2,511
Density	12 / mi²
Median household income	\$66K
Average household income	\$80K
Crime index (US avg 100)	113
Air pollution index (US avg 100)	91
Earthquake index (US avg 100)	8
Homes occupied	73%
Bachelor's or higher	13%
Poverty rate	8.4%
Unemployment	0.9%
Average temp	37°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.