

# Kettle River 55757

ZIP code · MN · Minnesota > Carlton County > Kettle River

STRONG BUYER'S MARKET

\$111K

MEDIAN SALE PRICE

10

SALES (12 MO)

\$155K

MEDIAN VALUE (AVM)

Market temperature

Strong buyer's market · 19 / 100



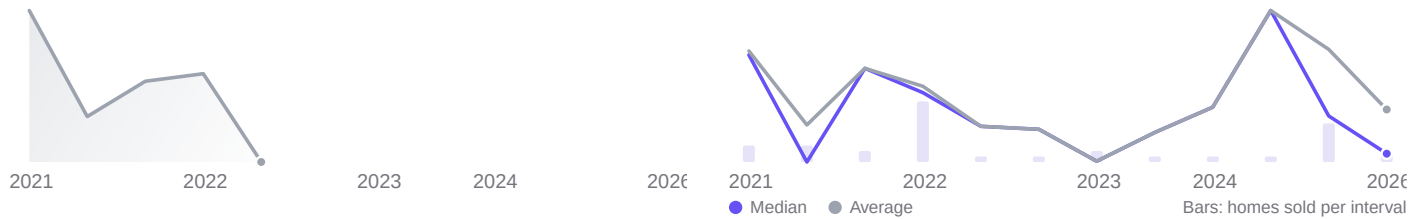
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

19 / 100

Sale prices

Median \$65K · Average \$138K



Growth (year over year)

Price +169.4% · Sales -75.0%

Price per square foot

\$80/ft²

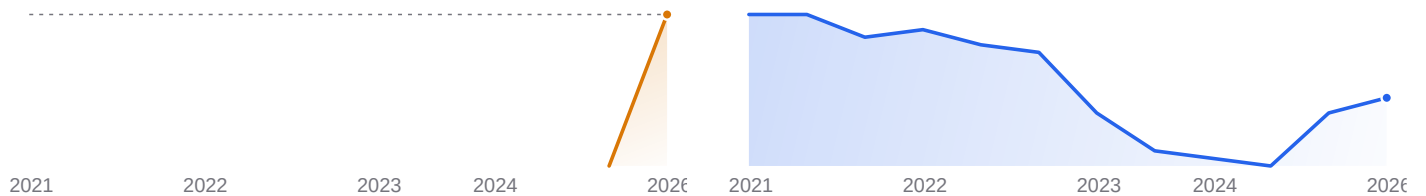


Sale premium vs estimated value

+0.0%

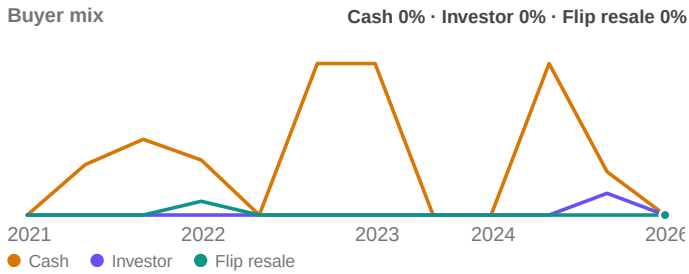
Annual turnover (share of homes sold)

2.2%

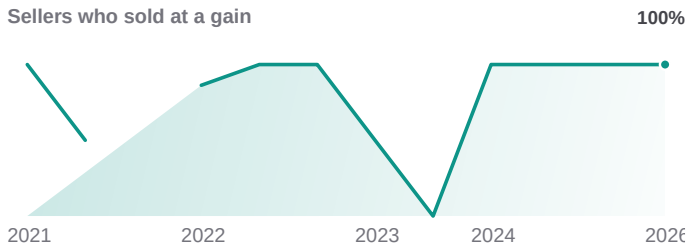


## BUYERS & OUTCOMES

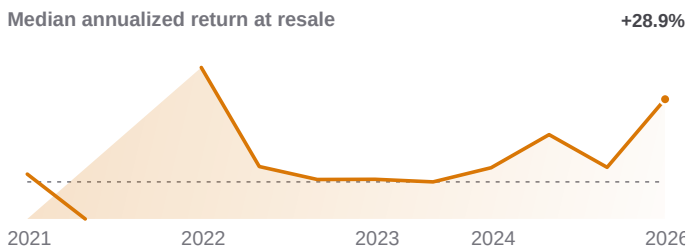
### Buyer mix



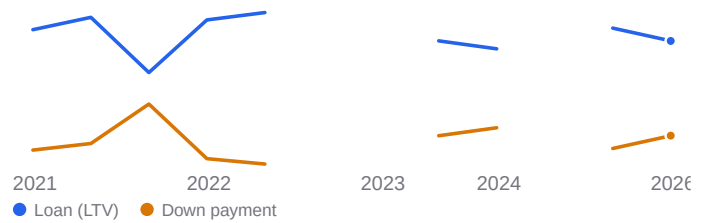
### Sellers who sold at a gain



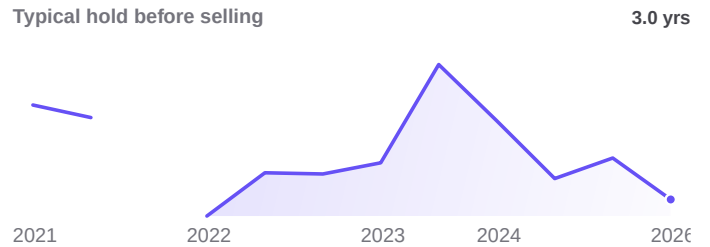
### Median annualized return at resale



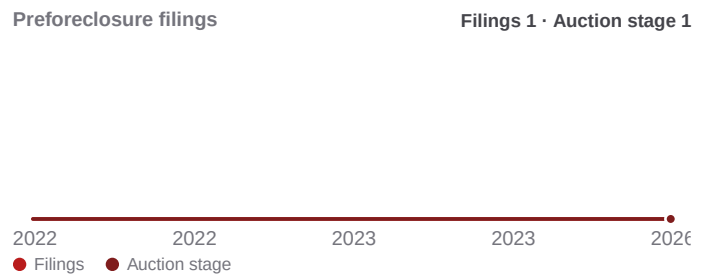
### Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



### Typical hold before selling



### Preforeclosure filings



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 447       |
| Median value (AVM) | \$155K    |
| Median size        | 1,008 ft² |
| Median year built  | 1981      |
| Single family      | 55%       |

## EQUITY & OWNERSHIP

|                               |         |
|-------------------------------|---------|
| Equity rich (LTV 50% or less) | 55%     |
| Underwater (LTV 125% or more) | 5.3%    |
| Owner occupied                | 52%     |
| Company owned                 | 11%     |
| Median loan-to-value          | 35%     |
| Typical ownership tenure      | 9.1 yrs |

## COMMUNITY

|                                  |                |
|----------------------------------|----------------|
| Population                       | <b>1,007</b>   |
| Density                          | <b>9 / mi²</b> |
| Median household income          | <b>\$71K</b>   |
| Average household income         | <b>\$78K</b>   |
| Crime index (US avg 100)         | <b>178</b>     |
| Air pollution index (US avg 100) | <b>88</b>      |
| Earthquake index (US avg 100)    | <b>14</b>      |
| Homes occupied                   | <b>78%</b>     |
| Bachelor's or higher             | <b>15%</b>     |
| Poverty rate                     | <b>10.4%</b>   |
| Unemployment                     | <b>1.3%</b>    |
| Average temp                     | <b>40°F</b>    |
| Annual precip                    | <b>29 in</b>   |
| Sunshine                         | <b>52%</b>     |

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.