

Saginaw 55779

ZIP code · MN · Minnesota > St. Louis County

BALANCED MARKET

\$503K

MEDIAN SALE PRICE

+21.8%

1-YR CHANGE

40

SALES (12 MO)

\$264K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 58 / 100

Buyer's market

Balanced

Seller's market

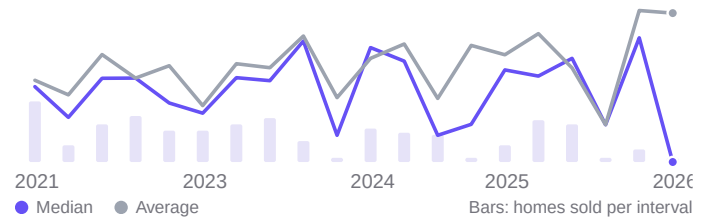
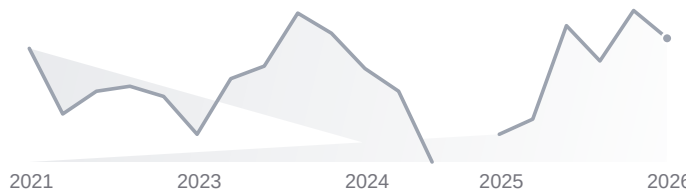
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

58 / 100

Sale prices

Median \$50K · Average \$470K

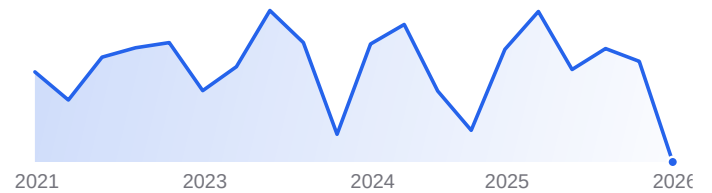
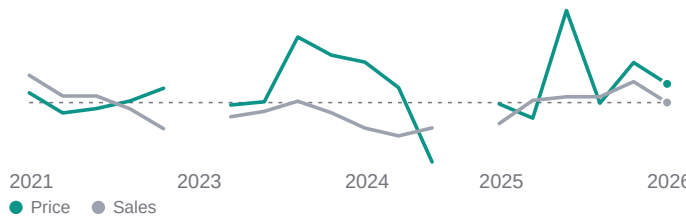


Growth (year over year)

Price +21.8% · Sales +0.0%

Price per square foot

\$41/ft²

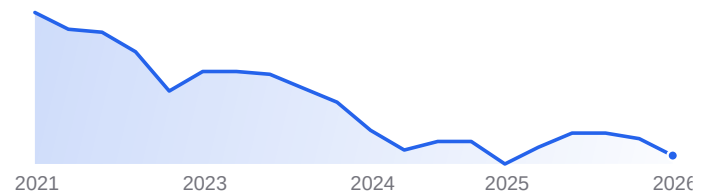


Sale premium vs estimated value

-78.0%

Annual turnover (share of homes sold)

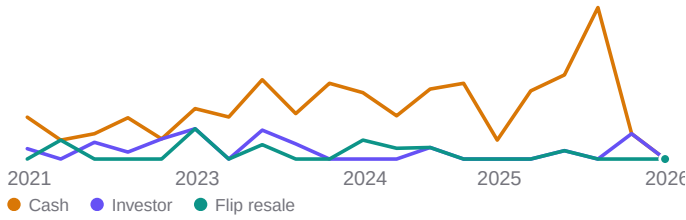
2.0%



BUYERS & OUTCOMES

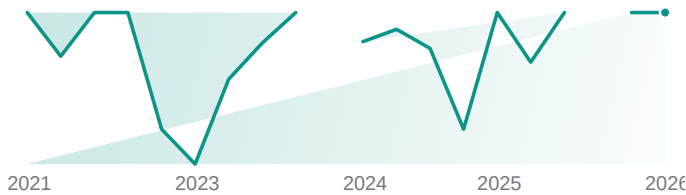
Buyer mix

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



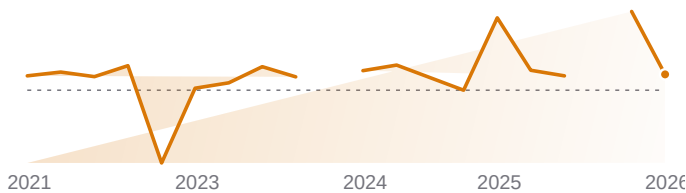
Sellers who sold at a gain

100%

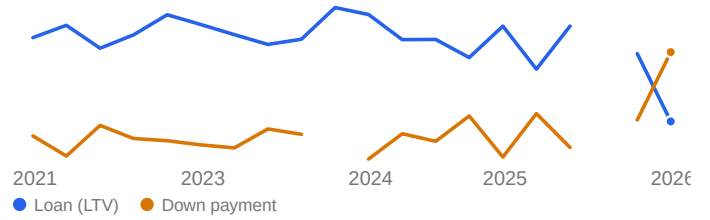


Median annualized return at resale

+7.6%

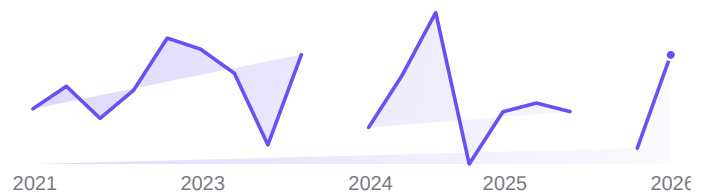


Financing (share of purchase price) Loan (LTV) 28% · Down payment 72%



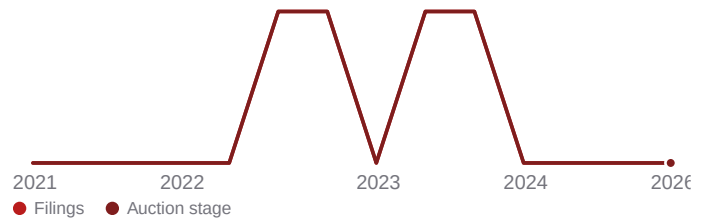
Typical hold before selling

8.7 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	2,010
Median value (AVM)	\$264K
Median size	1,264 ft²
Median bedrooms	3
Median year built	1982
Single family	79%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	52%
Underwater (LTV 125% or more)	4.7%
Owner occupied	79%
Company owned	6.7%
Median loan-to-value	48%
Typical ownership tenure	11.0 yrs

COMMUNITY

Population	3,964
Density	27 / mi²
Median household income	\$100K
Average household income	\$110K
Crime index (US avg 100)	69
Air pollution index (US avg 100)	84
Earthquake index (US avg 100)	13
Homes occupied	87%
Bachelor's or higher	22%
Poverty rate	6.5%
Unemployment	1.1%
Average temp	38°F
Annual precip	30 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.