

# Duluth 55803

ZIP code · MN · Minnesota > St. Louis County > Duluth

BUYER'S MARKET

**\$344K**

MEDIAN SALE PRICE

**+1.8%**

1-YR CHANGE

**259**

SALES (12 MO)

**\$276K**

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 34 / 100



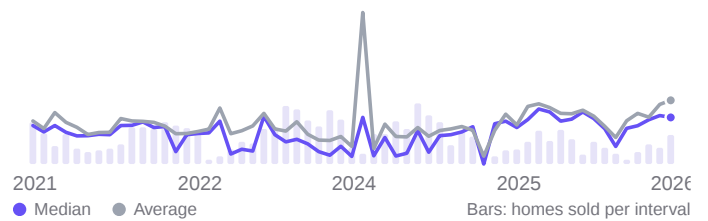
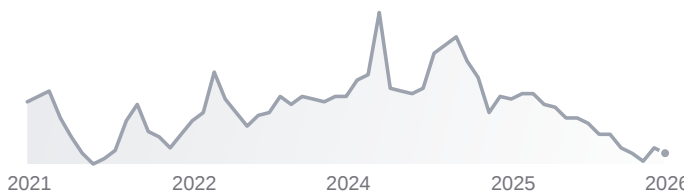
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

34 / 100

Sale prices

Median \$345K · Average \$439K

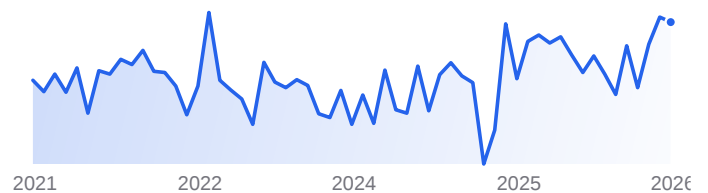
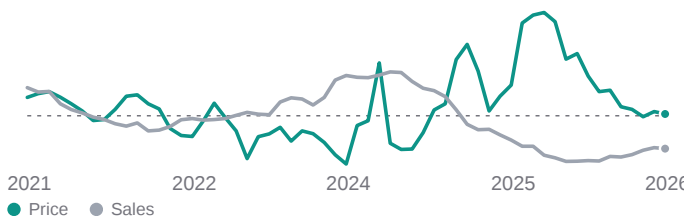


Growth (year over year)

Price +1.8% · Sales -31.5%

Price per square foot

\$306/ft²

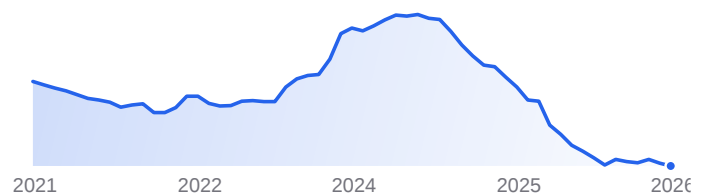
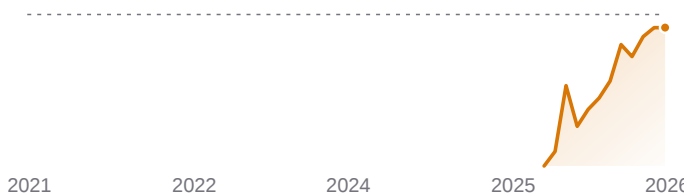


Sale premium vs estimated value

-0.4%

Annual turnover (share of homes sold)

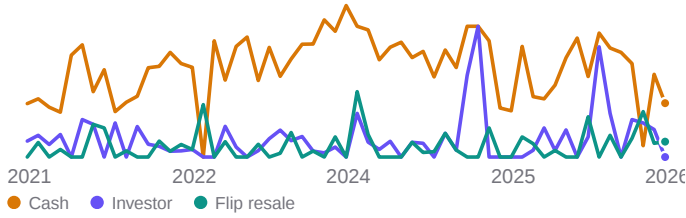
2.8%



## BUYERS & OUTCOMES

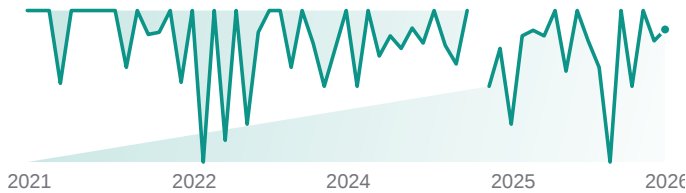
### Buyer mix

Cash 21% · Investor 0% · Flip resale 5.9%



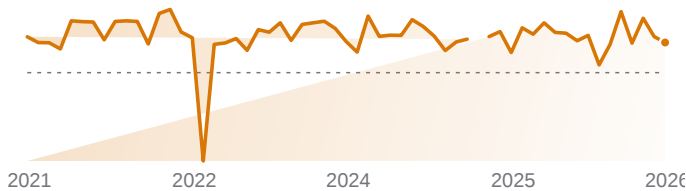
### Sellers who sold at a gain

96%

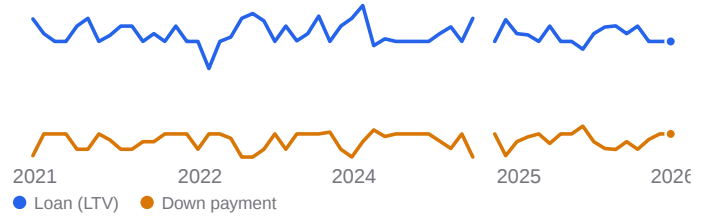


### Median annualized return at resale

+5.3%

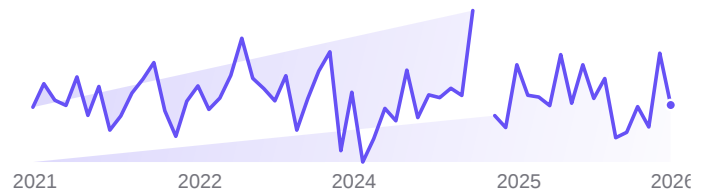


### Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



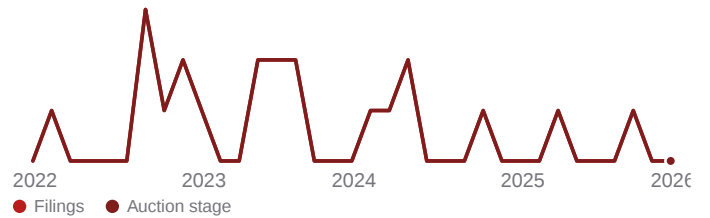
### Typical hold before selling

4.8 yrs



### Preforeclosure filings

Filings 1 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 9,227     |
| Median value (AVM) | \$276K    |
| Median size        | 1,288 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1965      |
| Single family      | 81%       |

## EQUITY & OWNERSHIP

|                               |         |
|-------------------------------|---------|
| Equity rich (LTV 50% or less) | 50%     |
| Underwater (LTV 125% or more) | 5.0%    |
| Owner occupied                | 80%     |
| Company owned                 | 12%     |
| Median loan-to-value          | 51%     |
| Typical ownership tenure      | 9.1 yrs |

## COMMUNITY

|                                  |          |
|----------------------------------|----------|
| Population                       | 18,462   |
| Density                          | 46 / mi² |
| Median household income          | \$98K    |
| Average household income         | \$119K   |
| Crime index (US avg 100)         | 60       |
| Air pollution index (US avg 100) | 87       |
| Earthquake index (US avg 100)    | 9        |
| Homes occupied                   | 88%      |
| Bachelor's or higher             | 25%      |
| Poverty rate                     | 6.3%     |
| 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. Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.