

Tracy 56175

ZIP code · MN · Minnesota > Lyon County > Tracy

BALANCED MARKET

\$117K

MEDIAN SALE PRICE

-5.2%

1-YR CHANGE

48

SALES (12 MO)

\$125K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 54 / 100

Buyer's market

Balanced

Seller's market

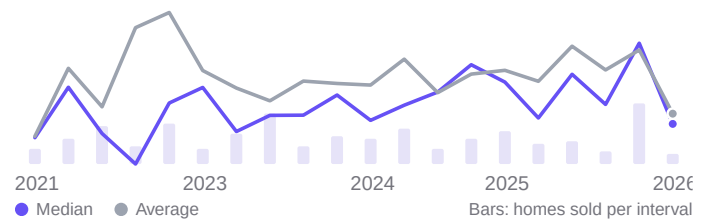
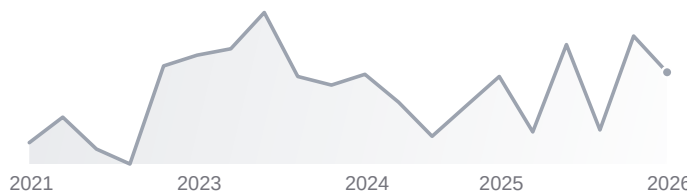
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

54 / 100

Sale prices

Median \$75K · Average \$84K

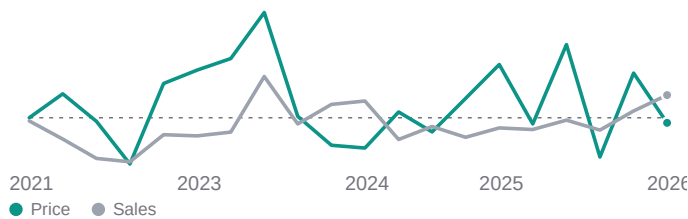


Growth (year over year)

Price -5.2% · Sales +23.1%

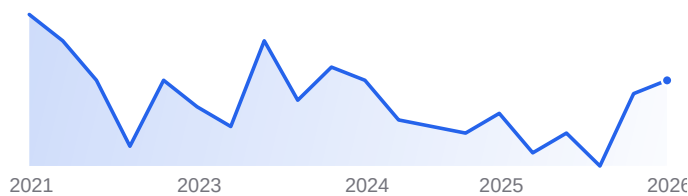
Sale premium vs estimated value

-13.0%



Annual turnover (share of homes sold)

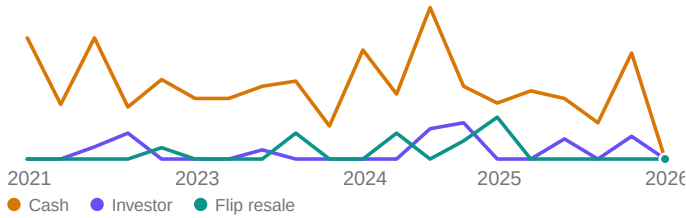
3.5%



BUYERS & OUTCOMES

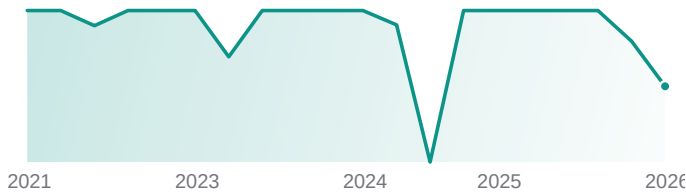
Buyer mix

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



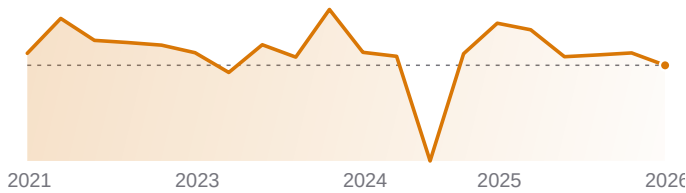
Sellers who sold at a gain

50%

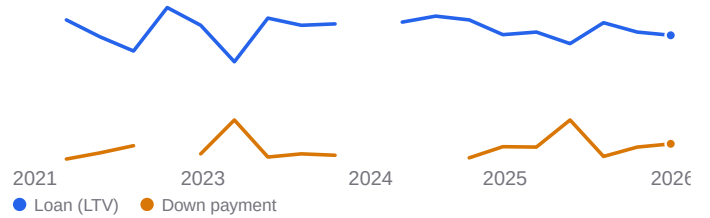


Median annualized return at resale

+0.0%

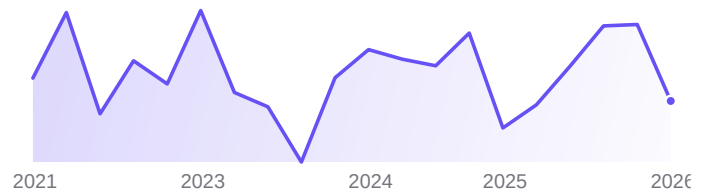


Financing (share of purchase price) Loan (LTV) 88% · Down payment 12%



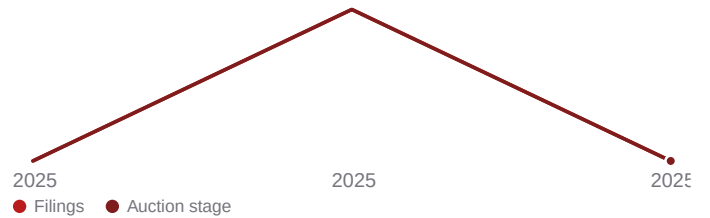
Typical hold before selling

2.3 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	1,367
Median value (AVM)	\$125K
Median size	1,288 ft²
Median year built	1950
Single family	85%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	63%
Underwater (LTV 125% or more)	2.0%
Owner occupied	70%
Company owned	14%
Median loan-to-value	22%
Typical ownership tenure	24.0 yrs

COMMUNITY

Population	3,258
Density	25 / mi²
Median household income	\$63K
Average household income	\$79K
Crime index (US avg 100)	122
Air pollution index (US avg 100)	98
Earthquake index (US avg 100)	18
Homes occupied	83%
Bachelor's or higher	14%
Poverty rate	10.4%
Unemployment	1.0%
Average temp	45°F
Annual precip	27 in
Sunshine	58%

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.