

# Bertha 56437

ZIP code · MN · Minnesota > Todd County > Bertha

BALANCED MARKET

**\$318K**

MEDIAN SALE PRICE

**+118.0%**

1-YR CHANGE

**15**

SALES (12 MO)

**\$101K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 43 / 100



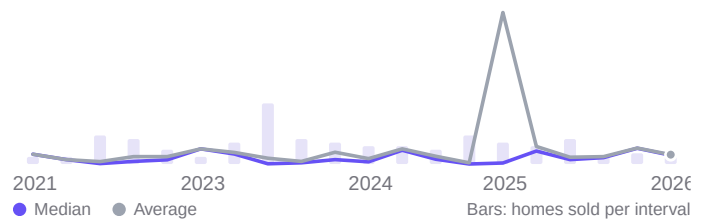
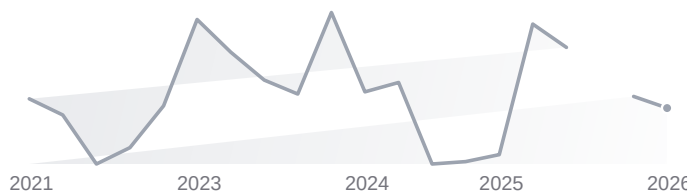
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

43 / 100

Sale prices

Median \$175K · Average \$181K

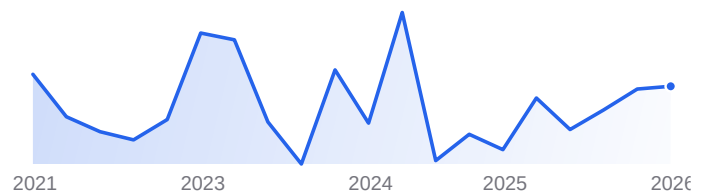
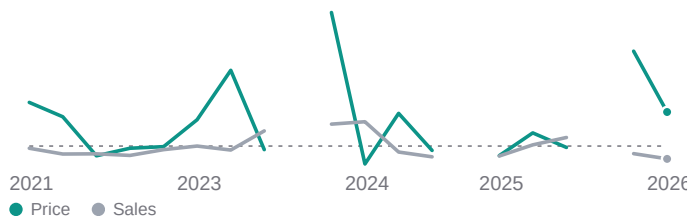


Growth (year over year)

Price +118.0% · Sales -44.4%

Price per square foot

\$210/ft²

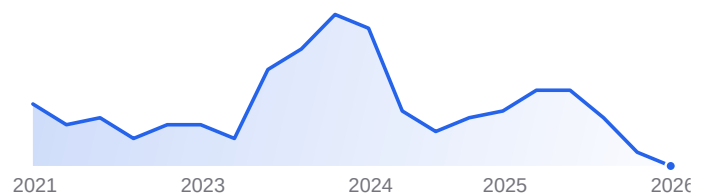


Sale premium vs estimated value

-0.7%

Annual turnover (share of homes sold)

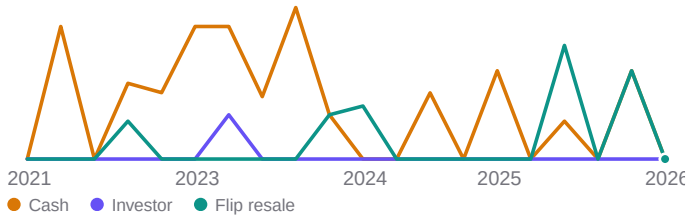
2.9%



## BUYERS & OUTCOMES

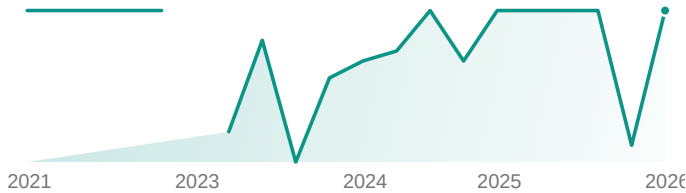
### Buyer mix

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



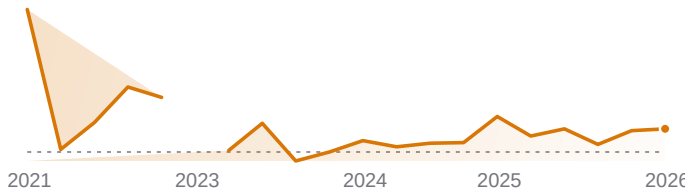
### Sellers who sold at a gain

100%

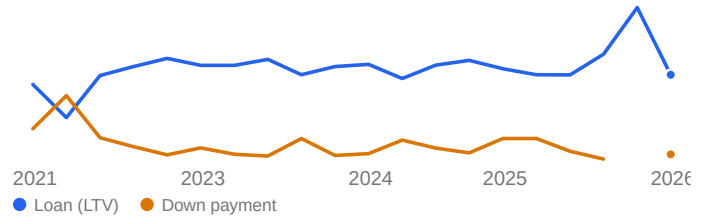


### Median annualized return at resale

+9.6%

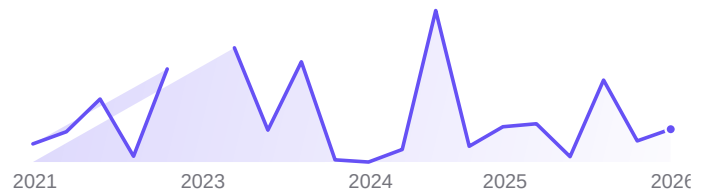


Financing (share of purchase price) Loan (LTV) 80% · Down payment 5.0%



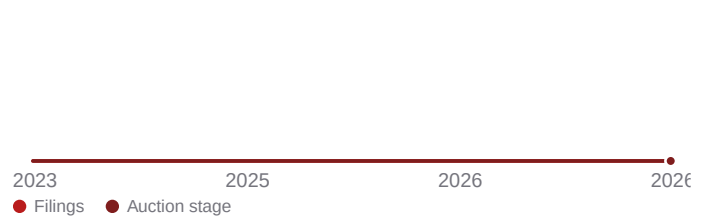
### Typical hold before selling

4.0 yrs



### Preforeclosure filings

Filings 1 · Auction stage 1



## HOUSING STOCK

|                    |         |
|--------------------|---------|
| Homes              | 518     |
| Median value (AVM) | \$101K  |
| Median size        | 832 ft² |
| Median bedrooms    | 4       |
| Median year built  | 1958    |
| Single family      | 66%     |

## EQUITY & OWNERSHIP

|                               |          |
|-------------------------------|----------|
| Equity rich (LTV 50% or less) | 49%      |
| Underwater (LTV 125% or more) | 8.7%     |
| Owner occupied                | 85%      |
| Company owned                 | 6.6%     |
| Median loan-to-value          | 51%      |
| Typical ownership tenure      | 13.8 yrs |

## COMMUNITY

|                                  |          |
|----------------------------------|----------|
| Population                       | 1,476    |
| Density                          | 22 / mi² |
| Median household income          | \$62K    |
| Average household income         | \$67K    |
| Crime index (US avg 100)         | 135      |
| Air pollution index (US avg 100) | 132      |
| Earthquake index (US avg 100)    | 16       |
| Homes occupied                   | 91%      |
| Bachelor's or higher             | 11%      |
| Poverty rate                     | 7.4%     |
| Unemployment                     | 1.4%     |
| Average temp                     | 41°F     |
| Annual precip                    | 26 in    |
| Sunshine                         | 59%      |

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.