

Hawley 56549

ZIP code · MN · Minnesota > Clay County > Hawley

BUYER'S MARKET

\$276K

MEDIAN SALE PRICE

-17.3%

1-YR CHANGE

63

SALES (12 MO)

\$347K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 35 / 100



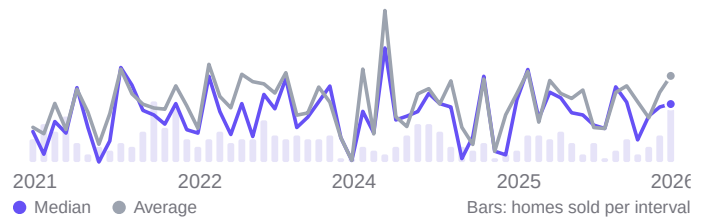
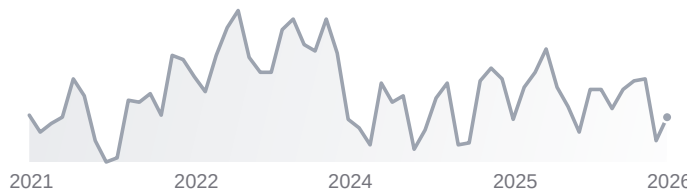
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

35 / 100

Sale prices

Median \$298K · Average \$422K

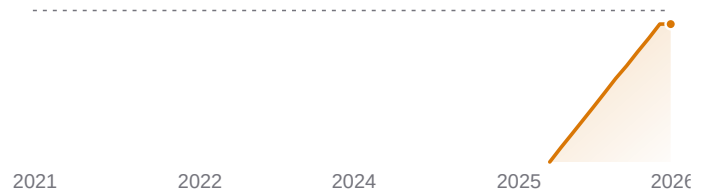
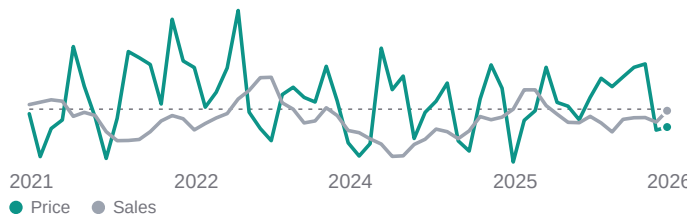


Growth (year over year)

Price -17.3% · Sales -1.6%

Sale premium vs estimated value

-0.9%



Annual turnover (share of homes sold)

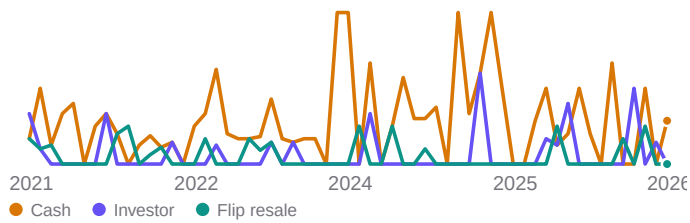
3.8%



BUYERS & OUTCOMES

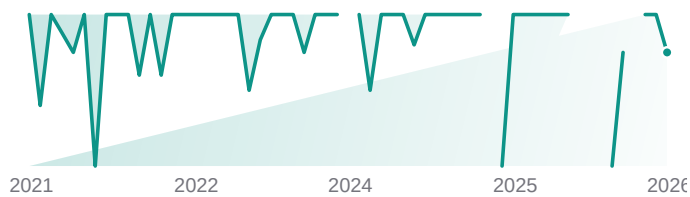
Buyer mix

Cash 29% · Investor 0% · Flip resale 0%



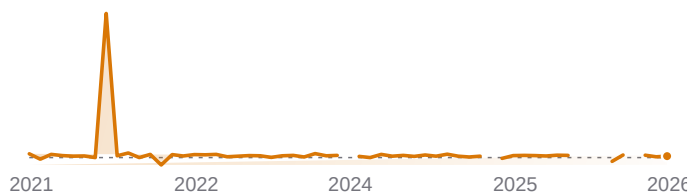
Sellers who sold at a gain

75%

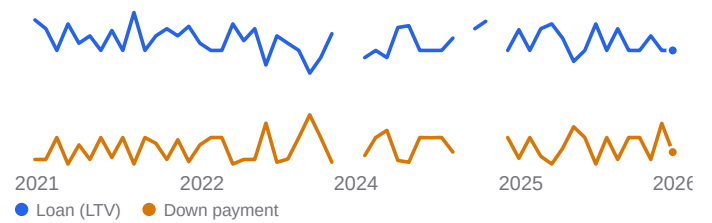


Median annualized return at resale

+4.1%

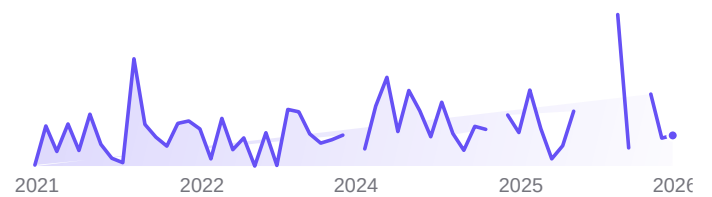


Financing (share of purchase price) Loan (LTV) 80% · Down payment 10%



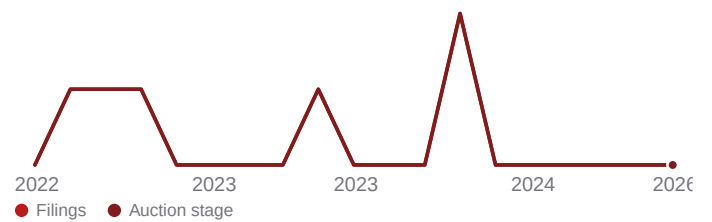
Typical hold before selling

4.2 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	1,662
Median value (AVM)	\$347K
Median year built	1977
Single family	94%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	53%
Underwater (LTV 125% or more)	2.2%
Owner occupied	88%
Company owned	8.6%
Median loan-to-value	48%
Typical ownership tenure	8.4 yrs

COMMUNITY

Population	4,715
Density	22 / mi²
Median household income	\$91K
Average household income	\$104K
Crime index (US avg 100)	87
Air pollution index (US avg 100)	82
Earthquake index (US avg 100)	16
Homes occupied	93%
Bachelor's or higher	22%
Poverty rate	9.8%
Unemployment	0.8%
Average temp	41°F
Annual precip	23 in
Sunshine	59%

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.