

Effie 56639

ZIP code · MN · Minnesota > Koochiching County > Effie

BUYER'S MARKET

\$210K

MEDIAN SALE PRICE

15

SALES (12 MO)

\$141K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 21 / 100



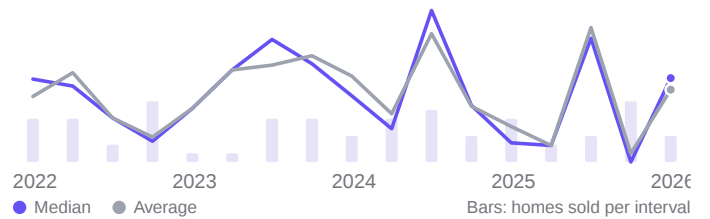
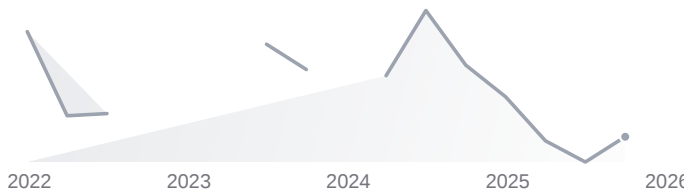
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

21 / 100

Sale prices

Median \$210K · Average \$187K

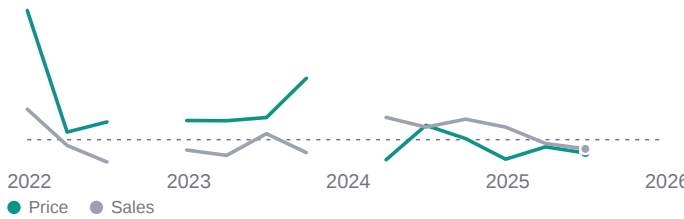


Growth (year over year)

Price -38.2% · Sales -26.3%

Price per square foot

\$337/ft²

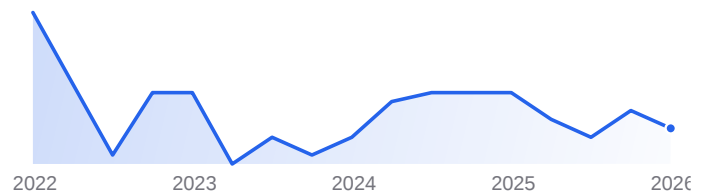


Sale premium vs estimated value

+45.5%

Annual turnover (share of homes sold)

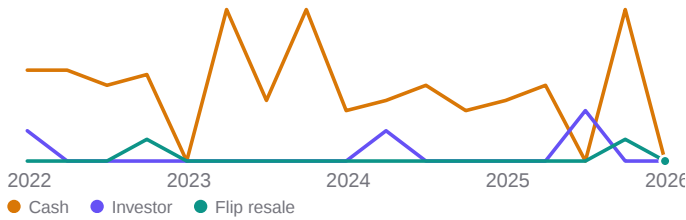
2.5%



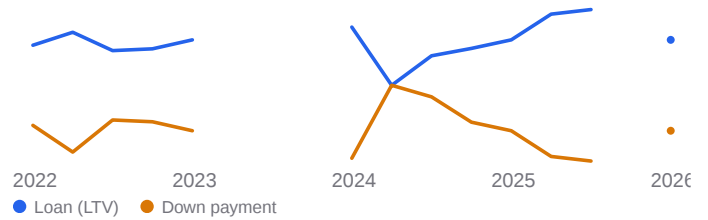
BUYERS & OUTCOMES

Buyer mix

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

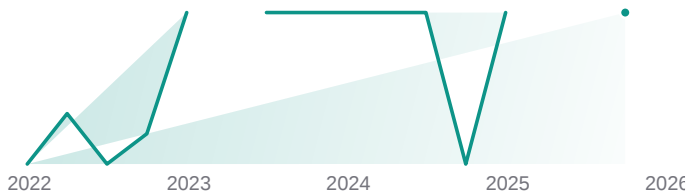


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



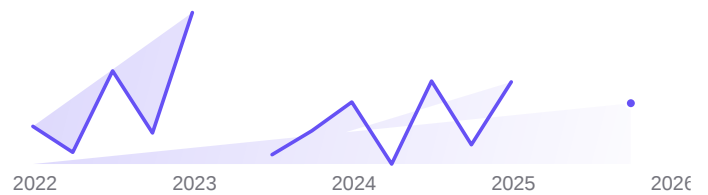
Sellers who sold at a gain

100%



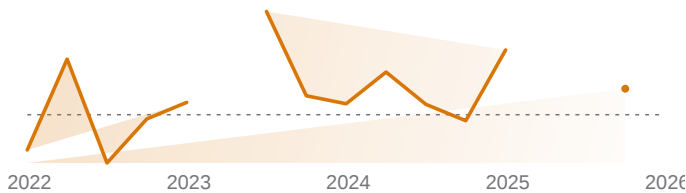
Typical hold before selling

7.4 yrs



Median annualized return at resale

+6.7%



HOUSING STOCK

Homes	595
Median value (AVM)	\$141K
Median size	896 ft²
Median bedrooms	2
Median year built	1989
Single family	78%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	71%
Underwater (LTV 125% or more)	5.1%
Owner occupied	39%
Company owned	6.6%
Median loan-to-value	0%
Typical ownership tenure	126.6 yrs

COMMUNITY

Population	924
Density	3 / mi ²
Median household income	\$45K
Average household income	\$61K
Crime index (US avg 100)	135
Air pollution index (US avg 100)	93
Earthquake index (US avg 100)	11
Homes occupied	64%
Bachelor's or higher	11%
Poverty rate	13.9%
Unemployment	1.1%
Average temp	38°F
Annual precip	27 in
Sunshine	59%

Market metrics are derived from recorded arms-length deeds through April 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.