

Ray 58849

ZIP code · ND · North Dakota · Williams County · Ray

BALANCED MARKET

\$105K

MEDIAN SALE PRICE

10

SALES (12 MO)

\$247K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 57 / 100

Buyer's market

Balanced

Seller's market

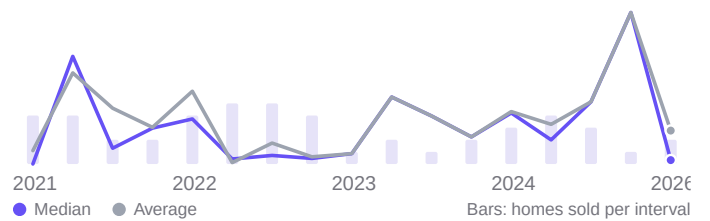
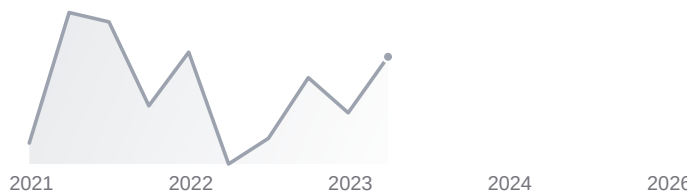
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

57 / 100

Sale prices

Median \$105K · Average \$174K

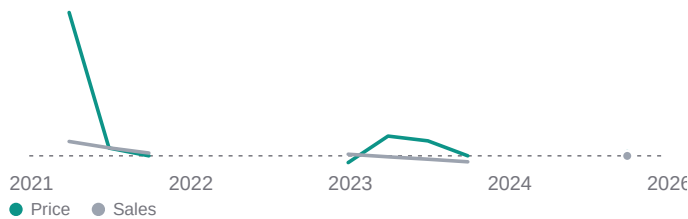


Growth (year over year)

Price +18.4% · Sales +0.0%

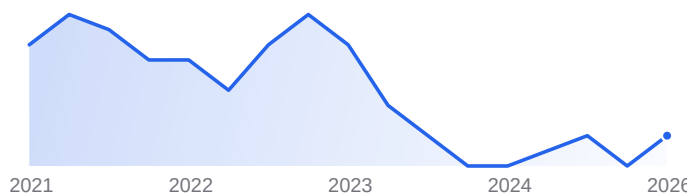
Sale premium vs estimated value

-47.6%



Annual turnover (share of homes sold)

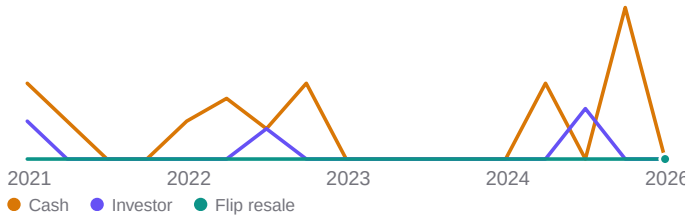
1.8%



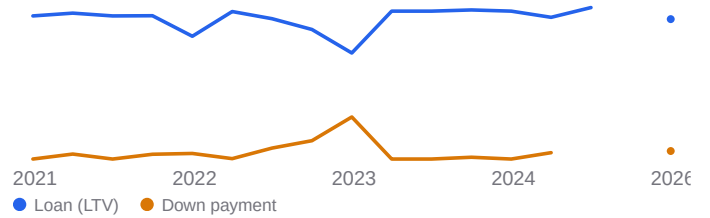
BUYERS & OUTCOMES

Buyer mix

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

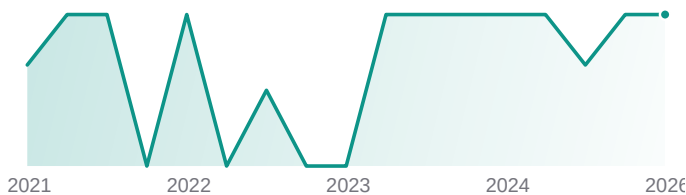


Financing (share of purchase price) Loan (LTV) 93% · Down payment 7.0%



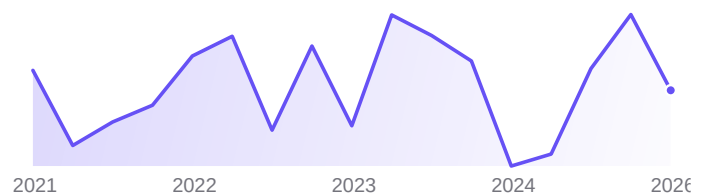
Sellers who sold at a gain

100%



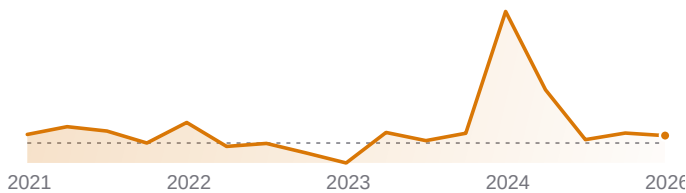
Typical hold before selling

7.2 yrs



Median annualized return at resale

+4.0%



HOUSING STOCK

Homes	569
Median value (AVM)	\$247K
Median year built	1960
Single family	98%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	61%
Underwater (LTV 125% or more)	4.5%
Owner occupied	52%
Company owned	20%
Median loan-to-value	35%
Typical ownership tenure	8.1 yrs

COMMUNITY

Population	1,274
Density	4 / mi ²
Median household income	\$93K
Average household income	\$115K
Crime index (US avg 100)	151
Air pollution index (US avg 100)	96
Earthquake index (US avg 100)	28
Homes occupied	78%
Bachelor's or higher	10%
Poverty rate	5.5%
Unemployment	0.7%
Average temp	40°F
Annual precip	15 in
Sunshine	60%

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.