



Gem Lake, Minnesota.

Current market data.

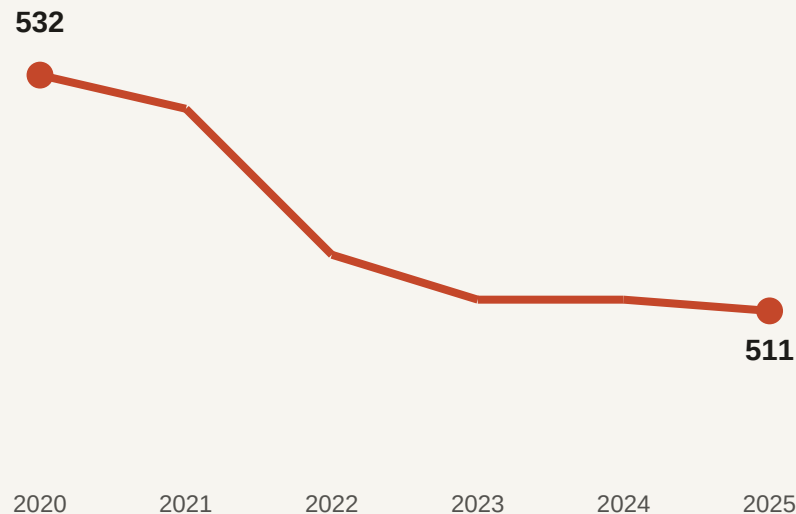
10 cards. Every number sourced and dated. Data as of Oct 30, 2026.

POPULATION

Down 3.9% since 2020.

511

people, the 489th-largest of Minnesota's cities and towns.



THE WORKDAY

Every job here goes to
someone who lives
somewhere else.

99.6%

of 719 jobs located in Gem Lake are filled by in-commuters.



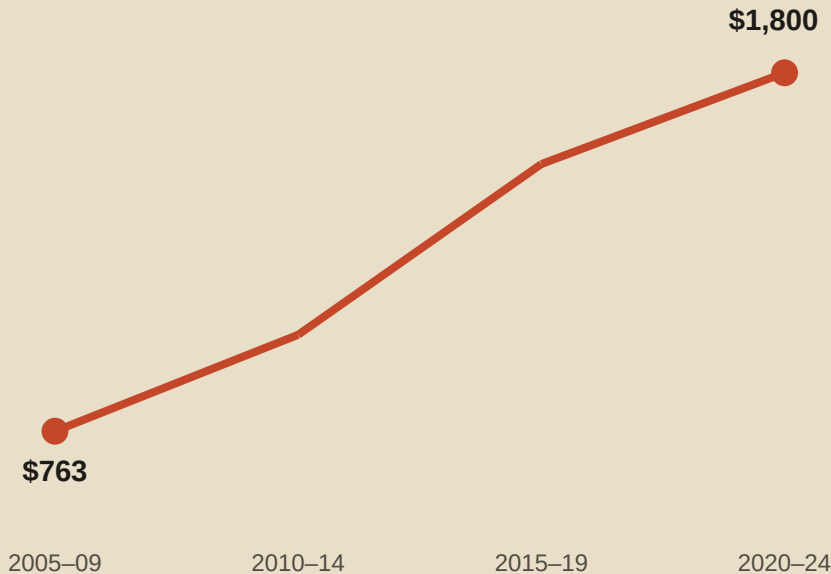
Each dot is 1% of jobs. Filled: held by in-commuters.

RENT

Median rent is up 136%
since the 2005–2009
survey, before inflation.

\$1,800

a month. Minnesota's median is \$1,280.



THE SEAM

Cross one tract line and median rent doubles.

A \$2,112 gap between neighbors, the sharpest rent edge between adjacent tracts in Ramsey County.

TRACT 407.08

\$1,389

TRACT 406.01

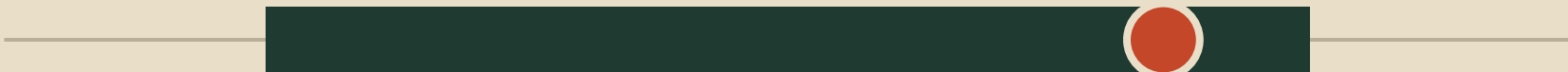
\$3,501



ROOM TO BUILD

The median rent sits inside what local wages can carry.

\$1,259–\$1,888



\$1,800 median

is the monthly rent range local workforce wages support.

BUILDING

73% of the housing here was built before 2000.

37

homes permitted in ten years,
2016–2025

0%

of those were in multifamily
buildings

73%

of all homes were built before 2000

UNITS NEEDED

Closing the gap would add 0–3% to the 204 homes here.

0–7

is the estimated number of missing housing units, from the lowest to the highest of three estimates.



HOME VALUE

A median home costs 73% more than Minnesota's.

\$568,900

median home value in Gem Lake.

Gem Lake



\$568,900

Minnesota



\$329,300

U.S.



\$332,700

THAT WAS GEM LAKE'S 2026

Every number came from a public source, with its date.

New Census data usually lands in December. The next Edition follows it.

See this Edition at almanacdata.ai/e/mn/gem-lake/

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