



Silver Bay, Minnesota.

Current market data.

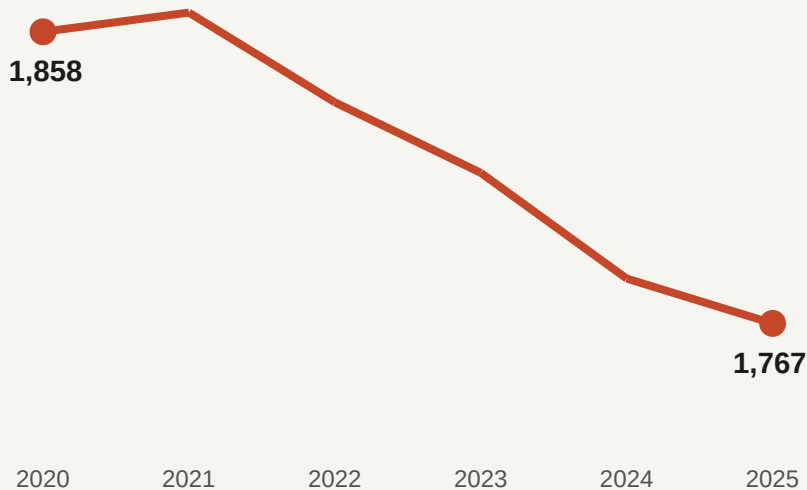
10 cards. Every number sourced and dated. Data as of Oct 30, 2026.

POPULATION

Down 4.9% since 2020.

1,767

people, the 283rd-largest of Minnesota's cities and towns.

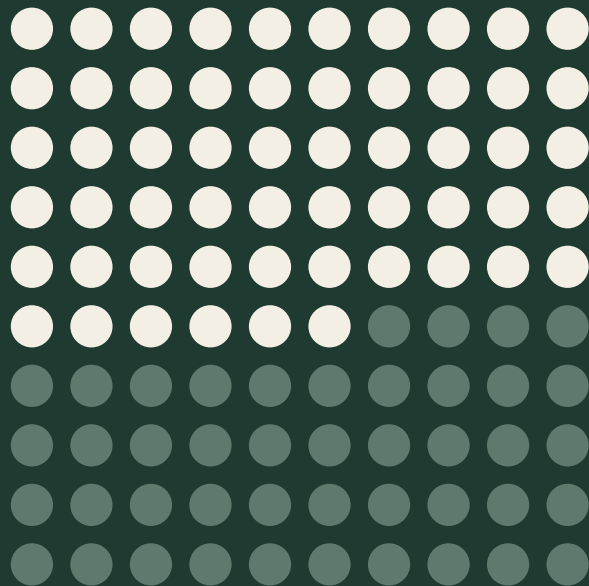


THE WORKDAY

6 in 10 jobs here go to
people who live somewhere
else.

55.7%

of 442 jobs located in Silver Bay are filled by in-commuters.



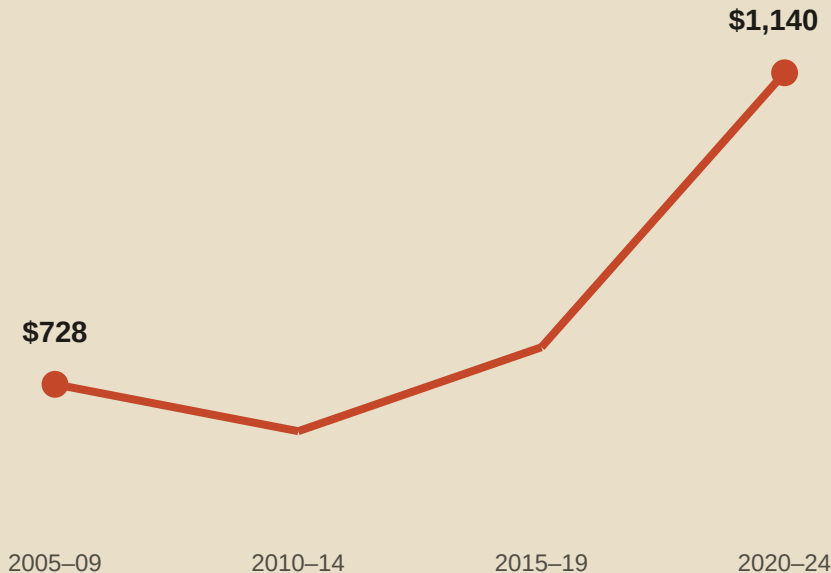
Each dot is 1% of jobs. Filled: held by in-commuters.

RENT

Median rent is up 57%
since the 2005–2009
survey, before inflation.

\$1,140

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





THE SEAM

Cross one tract line and median rent jumps \$481.

A \$481 gap between neighbors, the sharpest rent edge between adjacent tracts in Lake County.

TRACT 3701.01

\$693

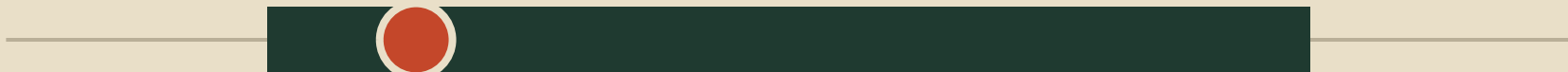
TRACT 3701.02

\$1,174

ROOM TO BUILD

The median rent sits inside what local wages can carry.

\$1,064–\$1,595



\$1,140 median

is the monthly rent range local workforce wages support.

BUILDING

Most of the housing here is older than 2000.

8

homes permitted, 2022–2025

0%

of those were in multifamily
buildings

96%

of all homes were built before 2000

UNITS NEEDED

Closing the gap would add 0.1–0.4% to the 979 homes here.

1–4

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



HOME VALUE

A median home costs 52%
less than Minnesota's.

\$158,900

median home value in Silver Bay.

Silver Bay



\$158,900

Minnesota



\$329,300

U.S.



\$332,700

THAT WAS SILVER BAY'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/silver-bay/

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