

Stearns County, MN

County · MN · Minnesota

SELLER'S MARKET

\$287K

MEDIAN SALE PRICE

+30.5%

1-YR CHANGE

804

SALES (12 MO)

\$210K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 61 / 100

Buyer's market

Balanced

Seller's market

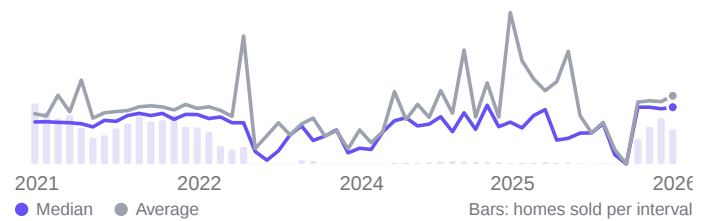
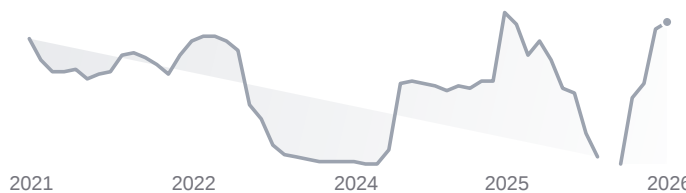
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

61 / 100

Sale prices

Median \$290K · Average \$345K

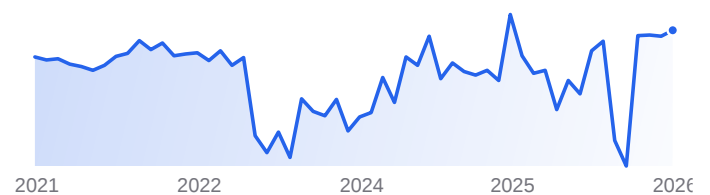
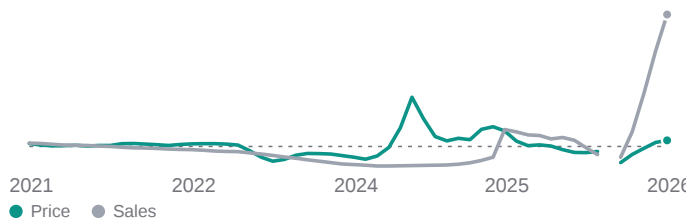


Growth (year over year)

Price +30.5% · Sales +658.5%

Price per square foot

\$226/ft²

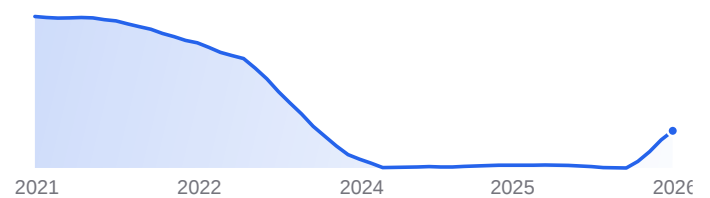


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

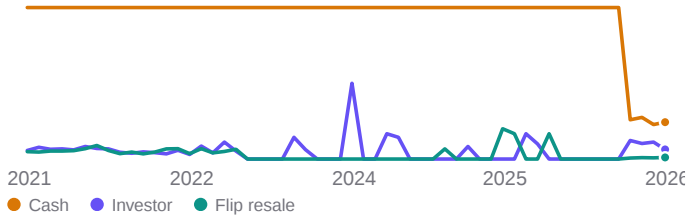
1.5%



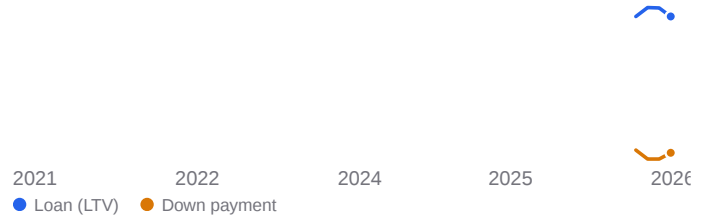
BUYERS & OUTCOMES

Buyer mix

Cash 24% · Investor 6.3% · Flip resale 1.1%

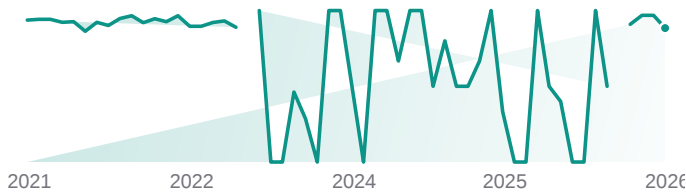


Financing (share of purchase price) Loan (LTV) 90% · Down payment 14%



Sellers who sold at a gain

88%



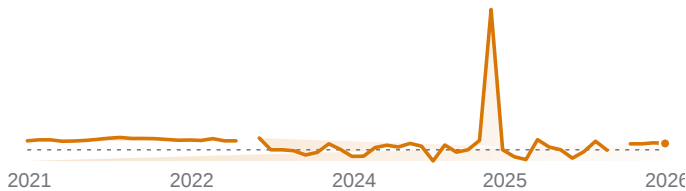
Typical hold before selling

6.1 yrs



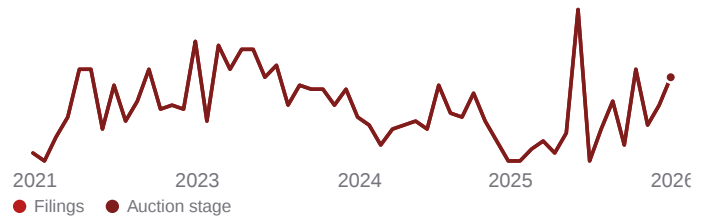
Median annualized return at resale

+5.2%



Preforeclosure filings

Filings 22 · Auction stage 22



HOUSING STOCK

Homes	54,238
Median value (AVM)	\$210K
Median size	1,344 ft²
Median bedrooms	3
Median year built	1982
Single family	82%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	99%
Underwater (LTV 125% or more)	0.2%
Owner occupied	79%
Company owned	13%
Median loan-to-value	0%
Typical ownership tenure	16.1 yrs

COMMUNITY

Population	164,190
Density	122 / mi²
Median household income	\$75K
Average household income	\$94K
Crime index (US avg 100)	107
Air pollution index (US avg 100)	101
Earthquake index (US avg 100)	16
Homes occupied	92%
Bachelor's or higher	18%
Poverty rate	10.8%
Unemployment	1.0%
Average temp	43°F
Annual precip	28 in
Sunshine	55%

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.