

Holdingford

City · MN · Minnesota > Stearns County

BUYER'S MARKET

\$240K

MEDIAN SALE PRICE

12

SALES (12 MO)

\$232K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 33 / 100



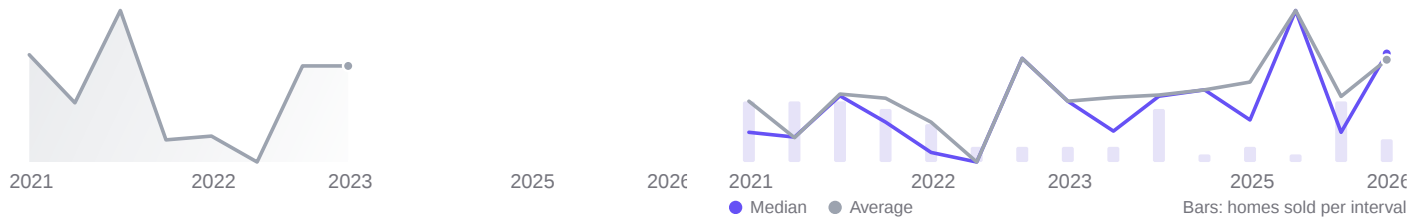
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

33 / 100

Sale prices

Median \$420K · Average \$400K

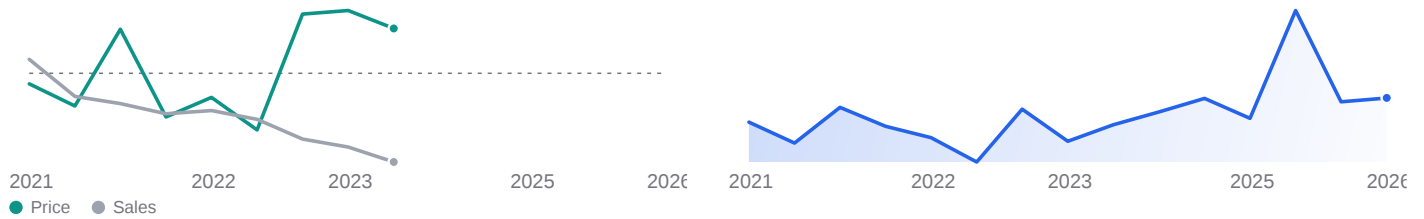


Growth (year over year)

Price +36.0% · Sales -71.4%

Price per square foot

\$206/ft²

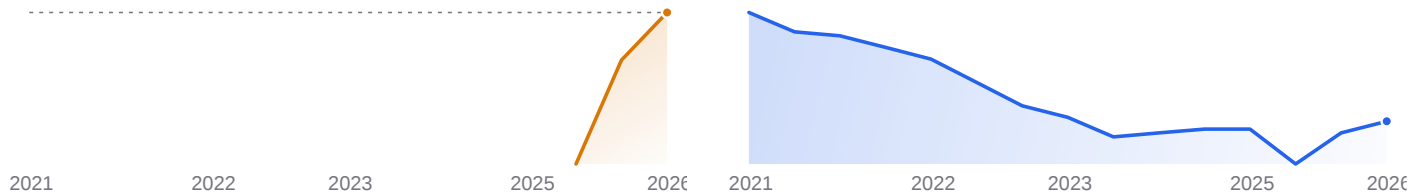


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

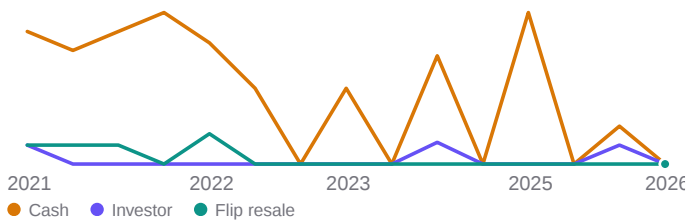
1.3%



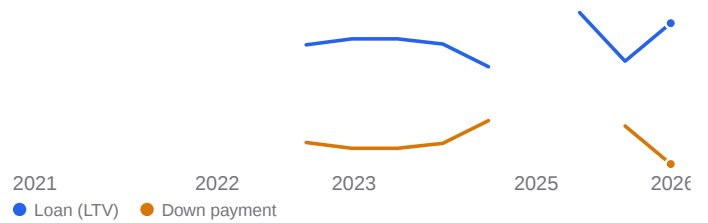
BUYERS & OUTCOMES

Buyer mix

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

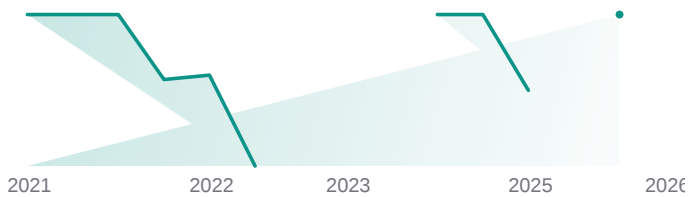


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



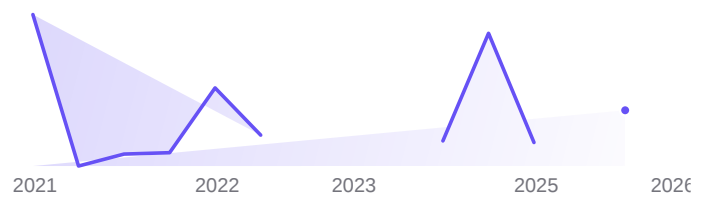
Sellers who sold at a gain

100%



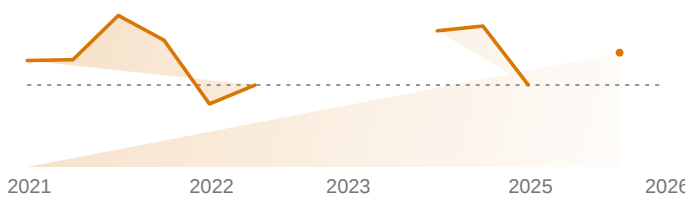
Typical hold before selling

5.5 yrs



Median annualized return at resale

+4.8%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	950
Median value (AVM)	\$232K
Median size	1,438 ft²
Median bedrooms	3
Median year built	1979
Single family	75%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	85%
Underwater (LTV 125% or more)	3.0%
Owner occupied	80%
Company owned	8.8%
Median loan-to-value	0%
Typical ownership tenure	20.4 yrs

COMMUNITY

Population	800
Density	889 / mi ²
Median household income	\$93K
Average household income	\$102K
Crime index (US avg 100)	127
Air pollution index (US avg 100)	102
Earthquake index (US avg 100)	19
Homes occupied	89%
Bachelor's or higher	10%
Poverty rate	4.8%
Unemployment	1.2%
Average temp	43°F
Annual precip	28 in
Sunshine	55%

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