

Saint Cloud 34769

ZIP code · FL · Florida · Osceola County

BUYER'S MARKET

\$295K

MEDIAN SALE PRICE

-7.6%

1-YR CHANGE

382

SALES (12 MO)

\$312K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 34 / 100



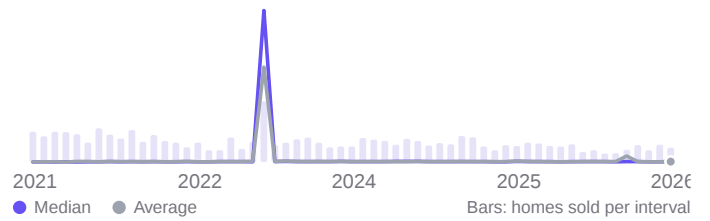
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

34 / 100

Sale prices

Median \$310K · Average \$316K

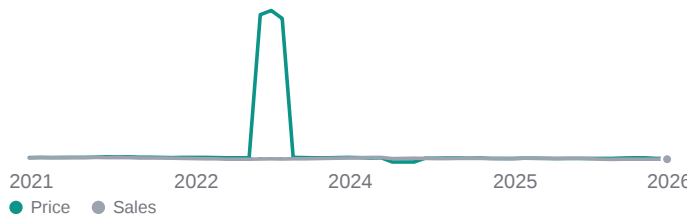


Growth (year over year)

Price -7.6% · Sales -27.9%

Price per square foot

\$213/ft²

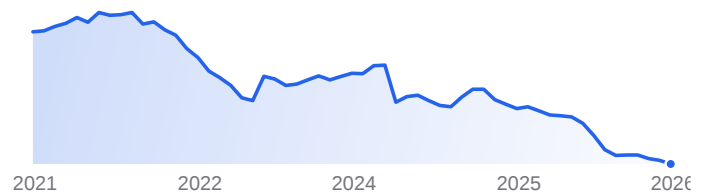


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

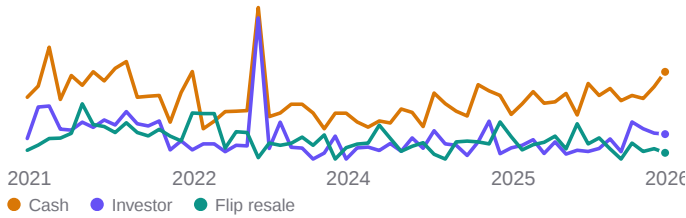
4.0%



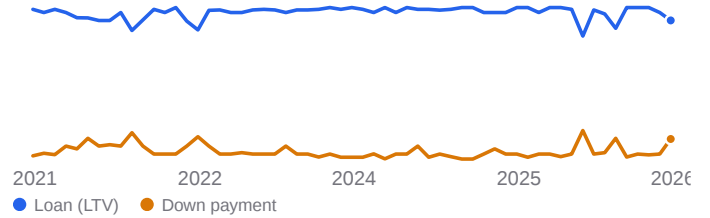
BUYERS & OUTCOMES

Buyer mix

Cash 41% · Investor 12% · Flip resale 2.9%

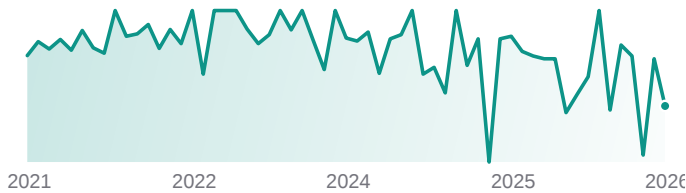


Financing (share of purchase price) Loan (LTV) 90% · Down payment 15%



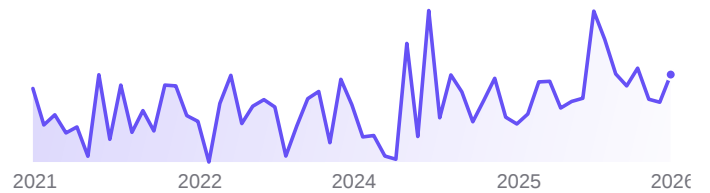
Sellers who sold at a gain

88%



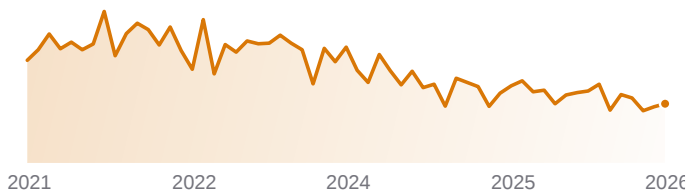
Typical hold before selling

7.6 yrs



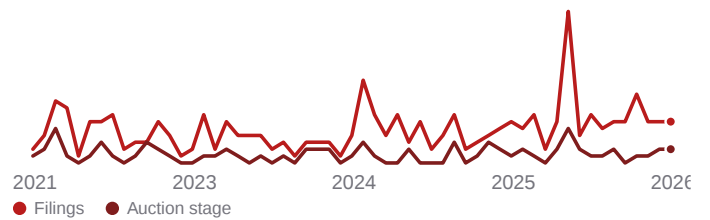
Median annualized return at resale

+5.5%



Preforeclosure filings

Filings 6 · Auction stage 2



HOUSING STOCK

Homes	9,486
Median value (AVM)	\$312K
Median size	1,440 ft²
Median bedrooms	3
Median year built	1988
Single family	75%
Condos	3.8%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	50%
Underwater (LTV 125% or more)	1.2%
Owner occupied	73%
Company owned	16%
Median loan-to-value	51%

Typical ownership tenure

7.7 yrs

COMMUNITY

Population	28,745
Density	3,160 / mi²
Median household income	\$60K
Average household income	\$74K
Crime index (US avg 100)	107
Air pollution index (US avg 100)	150
Earthquake index (US avg 100)	24
Homes occupied	94%
Bachelor's or higher	15%
Poverty rate	13.5%
Unemployment	1.0%
Average temp	72°F
Annual precip	50 in
Sunshine	64%

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.