

Saint Cloud 34771

ZIP code · FL · Florida · Osceola County

BALANCED MARKET

\$531K

MEDIAN SALE PRICE

+14.4%

1-YR CHANGE

691

SALES (12 MO)

\$446K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 44 / 100



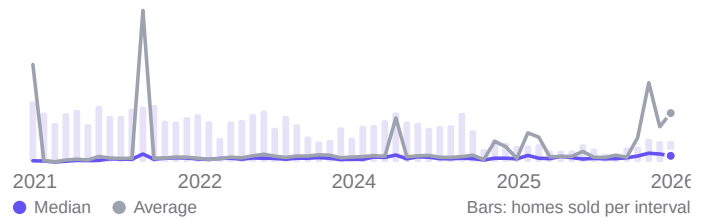
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

44 / 100

Sale prices

Median \$500K · Average \$1.4M

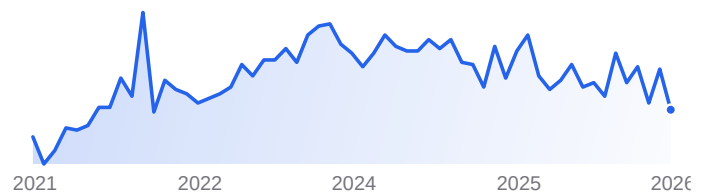
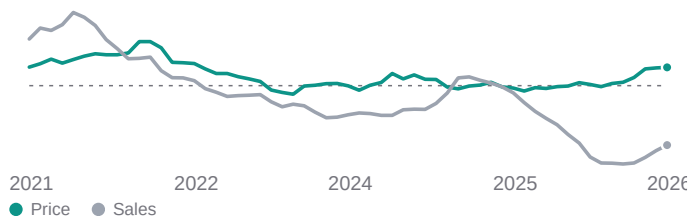


Growth (year over year)

Price +14.4% · Sales -46.6%

Price per square foot

\$199/ft²

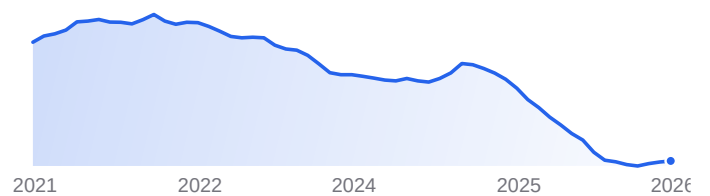
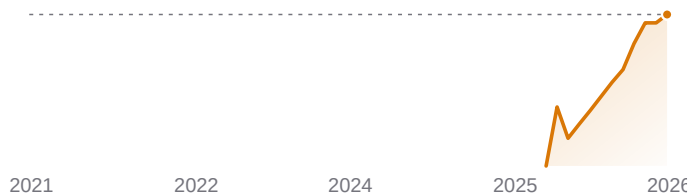


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

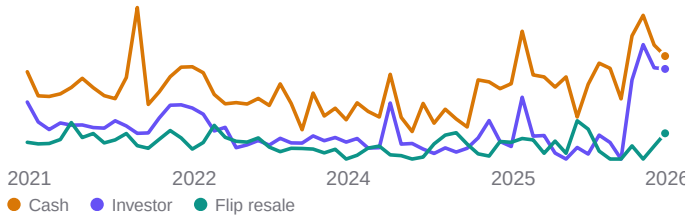
4.4%



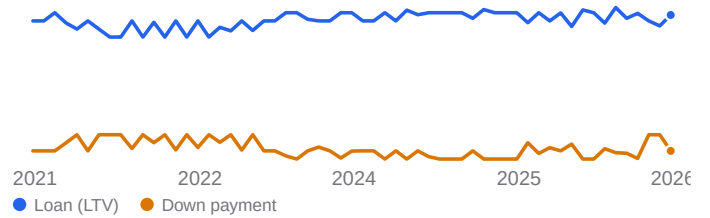
BUYERS & OUTCOMES

Buyer mix

Cash 39% · Investor 34% · Flip resale 9.8%

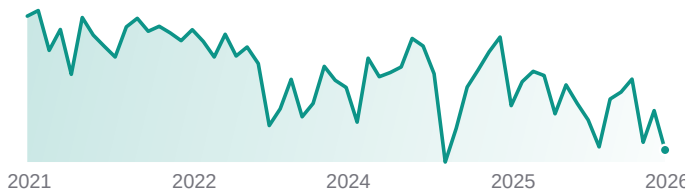


Financing (share of purchase price) Loan (LTV) 94% · Down payment 10%



Sellers who sold at a gain

63%



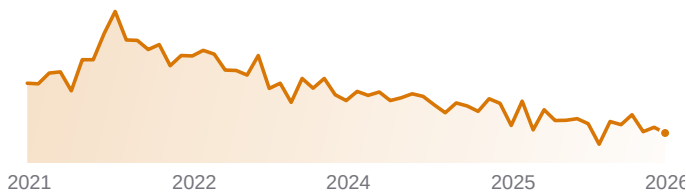
Typical hold before selling

4.5 yrs



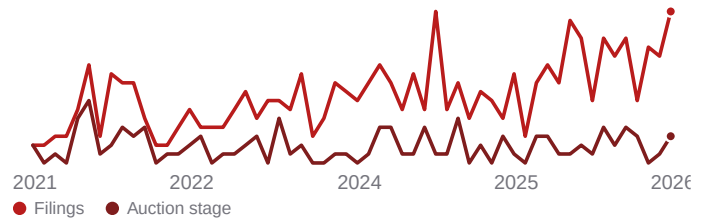
Median annualized return at resale

+3.3%



Preforeclosure filings

Filings 17 · Auction stage 3



HOUSING STOCK

Homes	15,570
Median value (AVM)	\$446K
Median size	2,054 ft²
Median bedrooms	4
Median year built	2019
Single family	86%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	34%
Underwater (LTV 125% or more)	0.8%
Owner occupied	85%
Company owned	13%
Median loan-to-value	67%
Typical ownership tenure	4.9 yrs

COMMUNITY

Population	32,736
Density	250 / mi²
Median household income	\$93K
Average household income	\$111K
Crime index (US avg 100)	58
Air pollution index (US avg 100)	121
Earthquake index (US avg 100)	25
Homes occupied	94%
Bachelor's or higher	26%
Poverty rate	8.6%
Unemployment	1.0%
Average temp	72°F
Annual precip	51 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.