

Saint Cloud 34772

ZIP code · FL · Florida > Osceola County

BUYER'S MARKET

\$372K

MEDIAN SALE PRICE

-7.1%

1-YR CHANGE

555

SALES (12 MO)

\$393K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 29 / 100



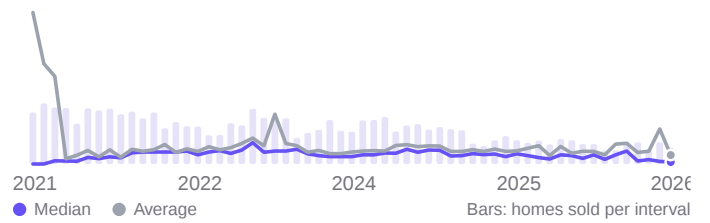
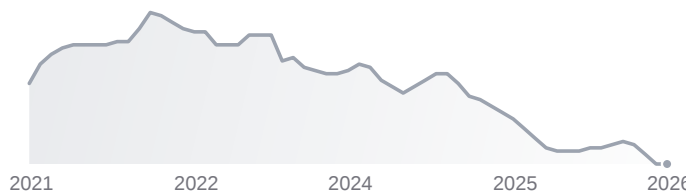
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

29 / 100

Sale prices

Median \$366K · Average \$403K

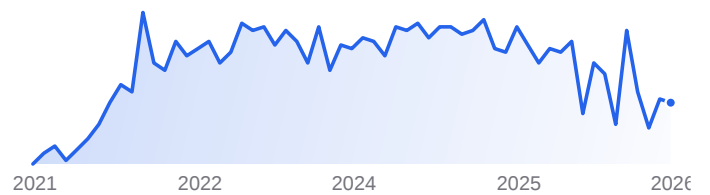
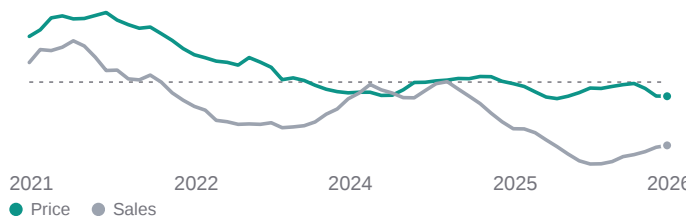


Growth (year over year)

Price -7.1% · Sales -31.7%

Price per square foot

\$195/ft²

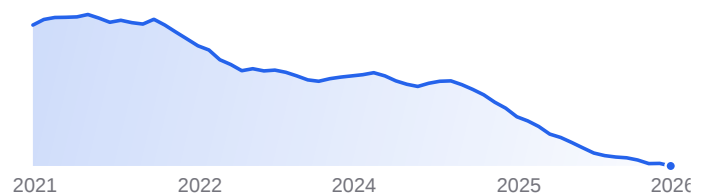
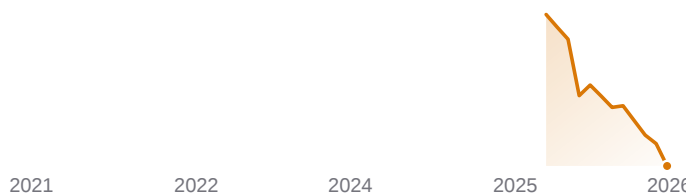


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

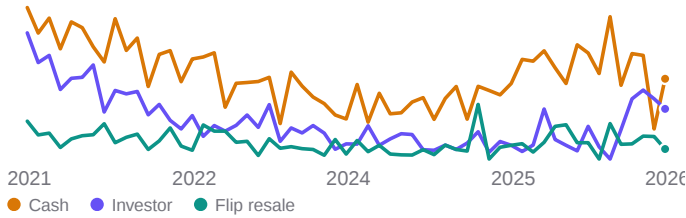
4.0%



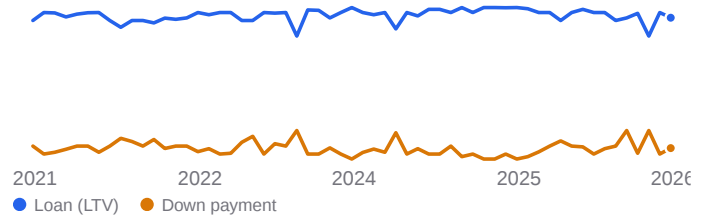
BUYERS & OUTCOMES

Buyer mix

Cash 21% · Investor 13% · Flip resale 2.6%

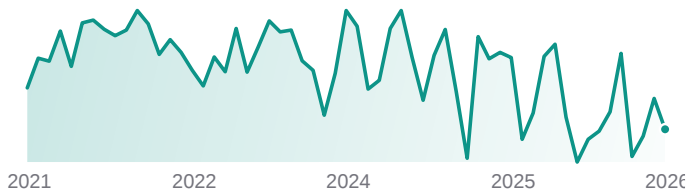


Financing (share of purchase price) Loan (LTV) 92% · Down payment 8.8%



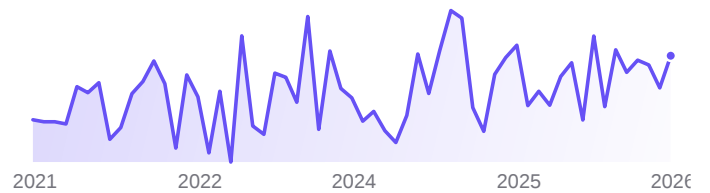
Sellers who sold at a gain

81%



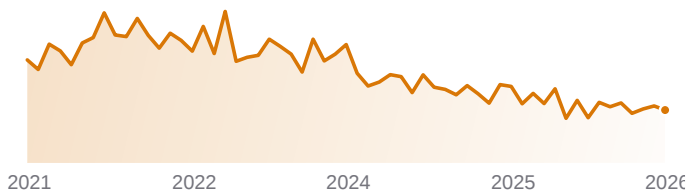
Typical hold before selling

6.7 yrs



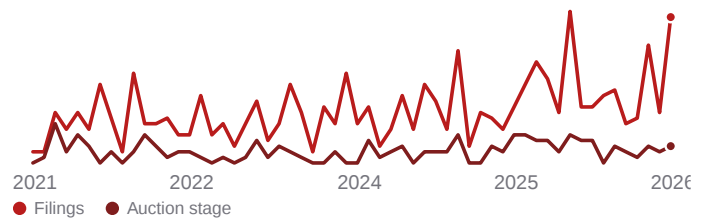
Median annualized return at resale

+4.7%



Preforeclosure filings

Filings 26 · Auction stage 3



HOUSING STOCK

Homes	14,043
Median value (AVM)	\$393K
Median size	1,921 ft²
Median bedrooms	3
Median year built	2010
Single family	89%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	38%
Underwater (LTV 125% or more)	1.2%
Owner occupied	88%
Company owned	12%
Median loan-to-value	62%
Typical ownership tenure	6.4 yrs

COMMUNITY

Population	53,168
Density	398 / mi²
Median household income	\$74K
Average household income	\$91K
Crime index (US avg 100)	62
Air pollution index (US avg 100)	150
Earthquake index (US avg 100)	23
Homes occupied	95%
Bachelor's or higher	21%
Poverty rate	7.0%
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.