

Clearwater 55320

ZIP code · MN · Minnesota > Stearns County > Clearwater

BALANCED MARKET

\$326K

MEDIAN SALE PRICE

+0.7%

1-YR CHANGE

64

SALES (12 MO)

\$266K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 49 / 100



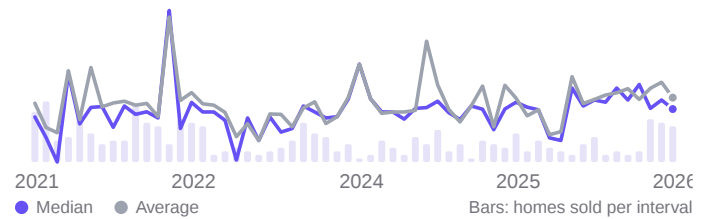
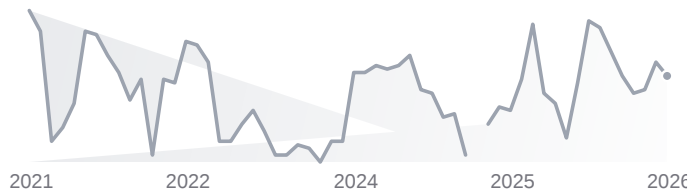
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

49 / 100

Sale prices

Median \$312K · Average \$360K

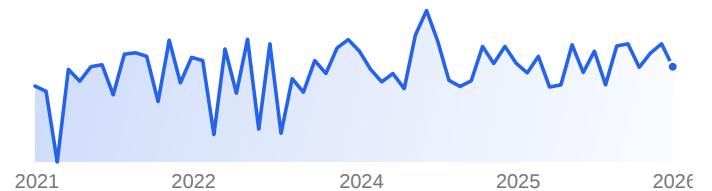
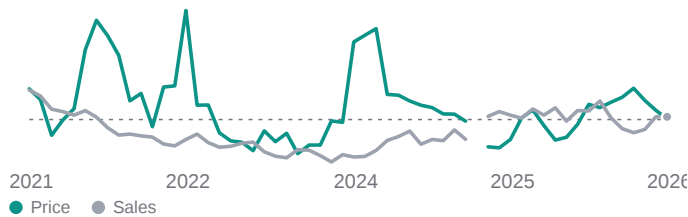


Growth (year over year)

Price +0.7% · Sales +3.2%

Price per square foot

\$232/ft²

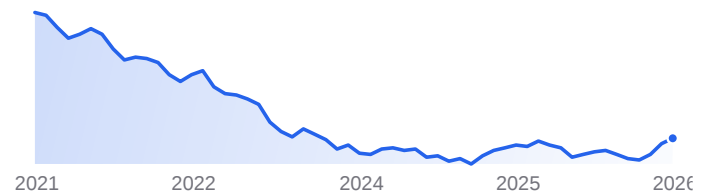


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

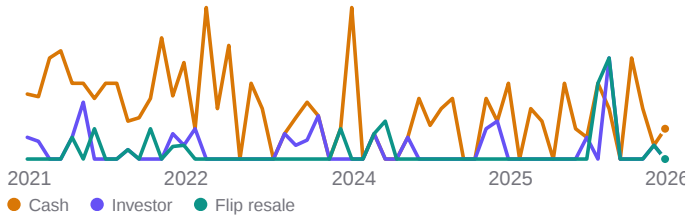
3.1%



BUYERS & OUTCOMES

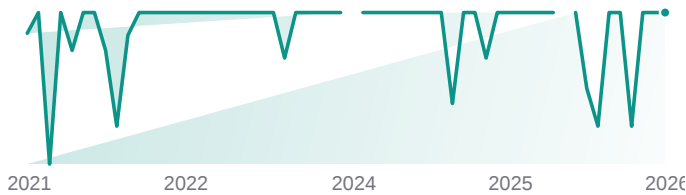
Buyer mix

Cash 20% · Investor 0% · Flip resale 0%



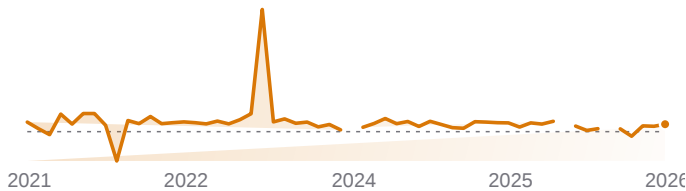
Sellers who sold at a gain

100%

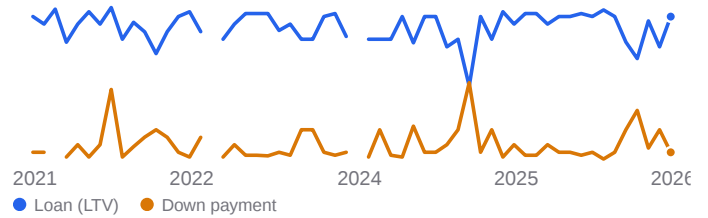


Median annualized return at resale

+5.8%

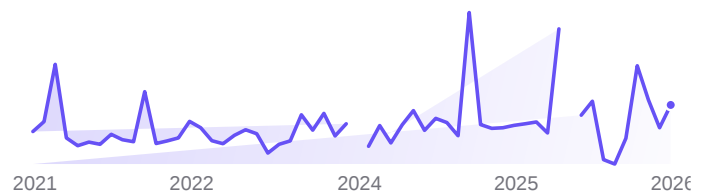


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



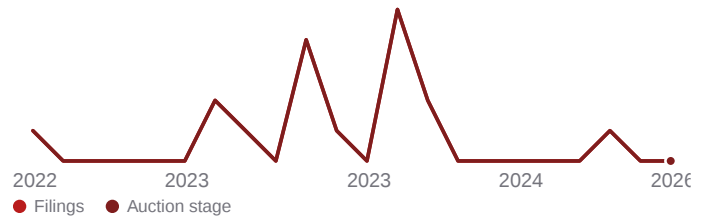
Typical hold before selling

7.2 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	2,073
Median value (AVM)	\$266K
Median size	1,396 ft²
Median bedrooms	3
Median year built	1993
Single family	90%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	54%
Underwater (LTV 125% or more)	9.6%
Owner occupied	86%
Company owned	8.4%
Median loan-to-value	35%
Typical ownership tenure	15.0 yrs

COMMUNITY

Population	5,923
Density	111 / mi²
Median household income	\$96K
Average household income	\$110K
Crime index (US avg 100)	147
Air pollution index (US avg 100)	106
Earthquake index (US avg 100)	13
Homes occupied	92%
Bachelor's or higher	19%
Poverty rate	5.7%
Unemployment	1.1%
Average temp	43°F
Annual precip	29 in
Sunshine	56%

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.