

Saint Charles 55972

ZIP code · MN · Minnesota > Winona County

BALANCED MARKET

\$206K

MEDIAN SALE PRICE

-11.9%

1-YR CHANGE

60

SALES (12 MO)

\$245K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 44 / 100



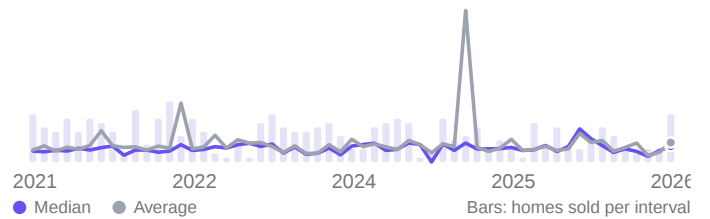
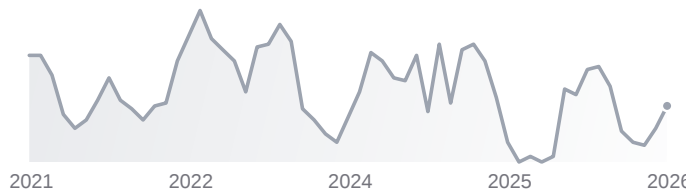
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

44 / 100

Sale prices

Median \$278K · Average \$332K

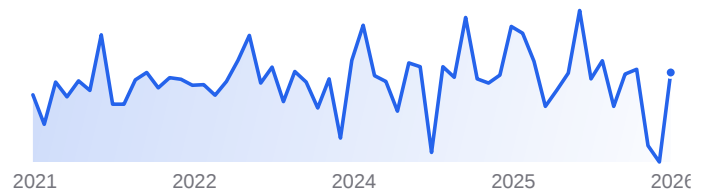
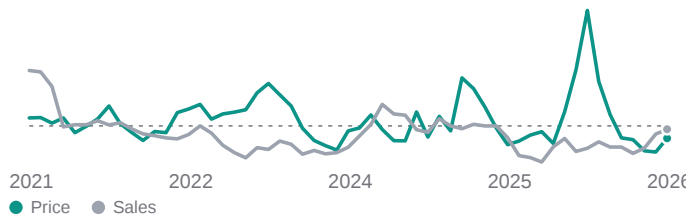


Growth (year over year)

Price -11.9% · Sales -3.2%

Price per square foot

\$191/ft²

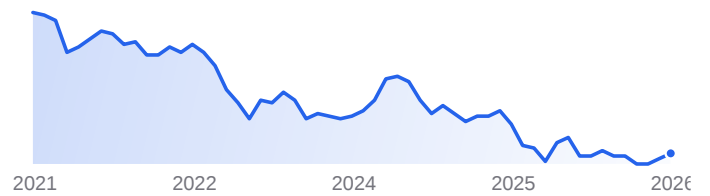
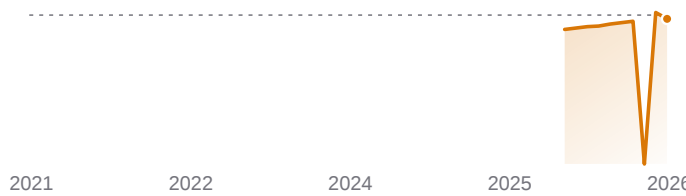


Sale premium vs estimated value

-0.5%

Annual turnover (share of homes sold)

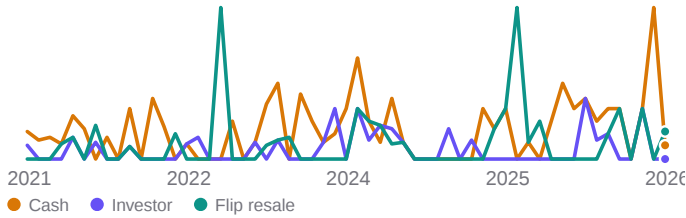
3.6%



BUYERS & OUTCOMES

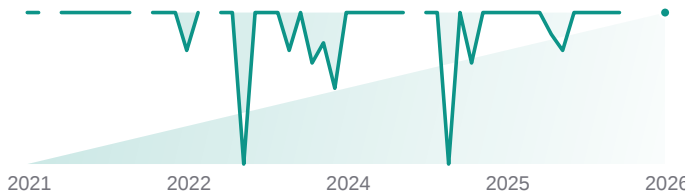
Buyer mix

Cash 9.1% · Investor 0% · Flip resale 18%



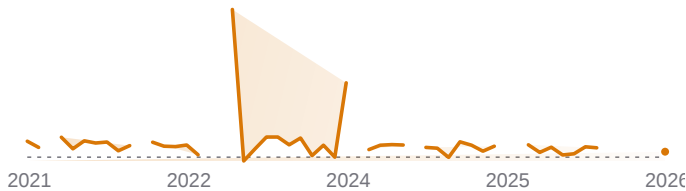
Sellers who sold at a gain

100%

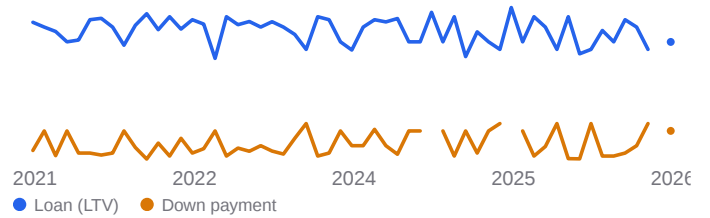


Median annualized return at resale

+3.5%

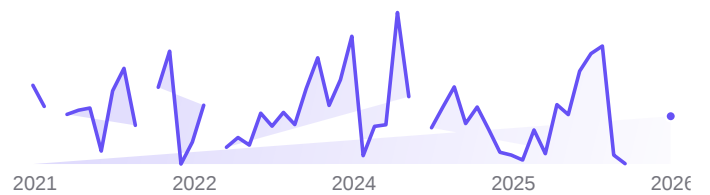


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



Typical hold before selling

2.5 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	1,656
Median value (AVM)	\$245K
Median size	1,444 ft²
Median bedrooms	3
Median year built	1985
Single family	92%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	40%
Underwater (LTV 125% or more)	4.1%
Owner occupied	90%
Company owned	9.5%
Median loan-to-value	62%
Typical ownership tenure	9.4 yrs

COMMUNITY

Population	4,885
Density	56 / mi²
Median household income	\$95K
Average household income	\$129K
Crime index (US avg 100)	88
Air pollution index (US avg 100)	82
Earthquake index (US avg 100)	14
Homes occupied	95%
Bachelor's or higher	25%
Poverty rate	7.3%
Unemployment	0.9%
Average temp	44°F
Annual precip	34 in
Sunshine	58%

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