

Saint Cloud 56301

ZIP code · MN · Minnesota > Stearns County

BUYER'S MARKET

\$323K

MEDIAN SALE PRICE

138

SALES (12 MO)

\$210K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 35 / 100



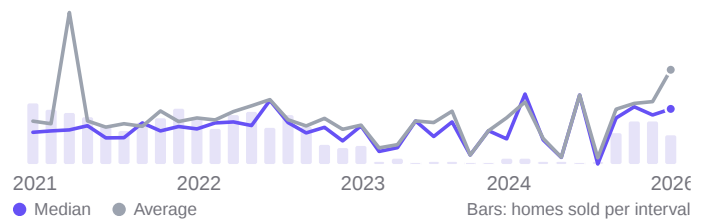
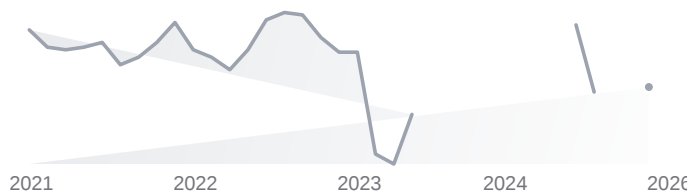
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

35 / 100

Sale prices

Median \$330K · Average \$525K

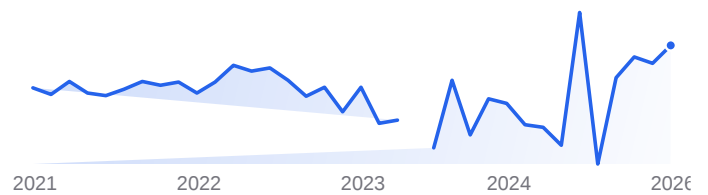
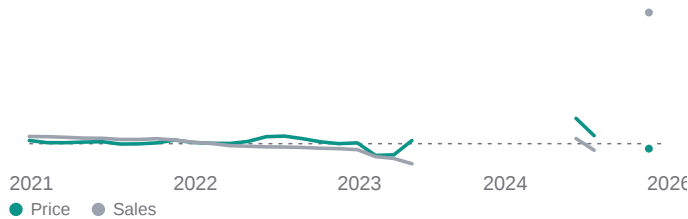


Growth (year over year)

Price -22.7% · Sales +593.8%

Price per square foot

\$236/ft²

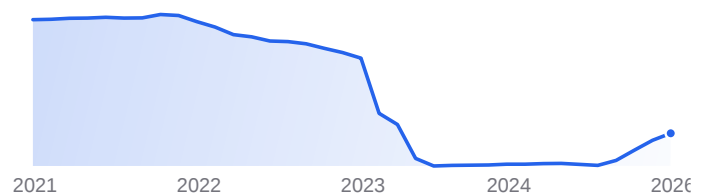
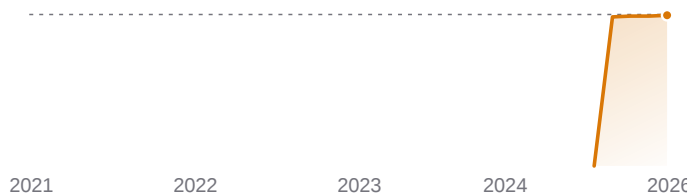


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

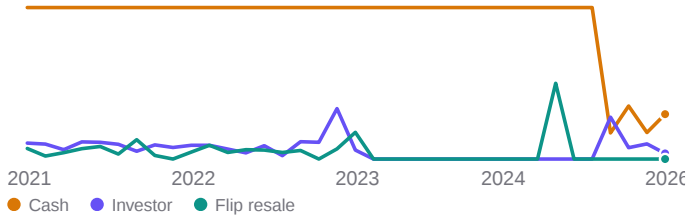
1.6%



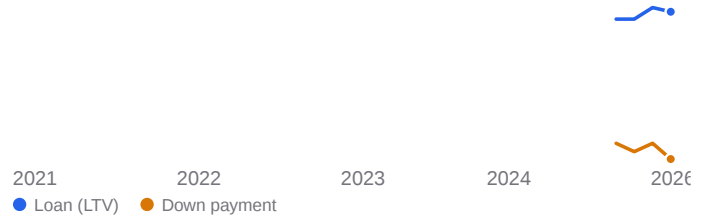
BUYERS & OUTCOMES

Buyer mix

Cash 30% · Investor 3.7% · Flip resale 0%

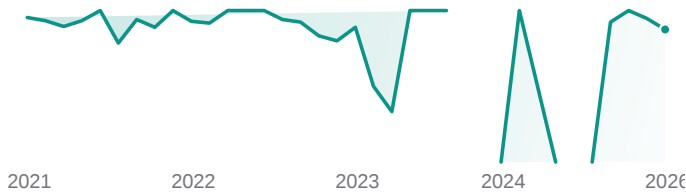


Financing (share of purchase price) Loan (LTV) 94% · Down payment 5.5%



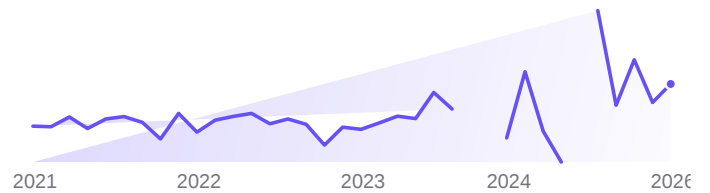
Sellers who sold at a gain

88%



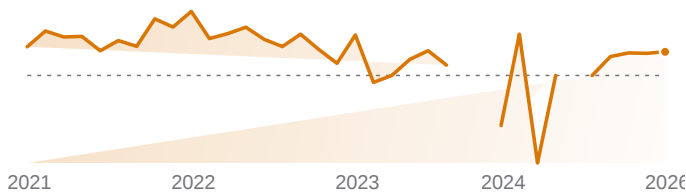
Typical hold before selling

6.1 yrs



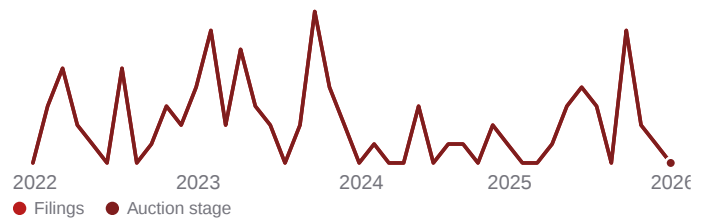
Median annualized return at resale

+5.2%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	8,413
Median value (AVM)	\$210K
Median size	1,398 ft²
Median bedrooms	3
Median year built	1984
Single family	90%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	98%
Underwater (LTV 125% or more)	0.1%
Owner occupied	83%
Company owned	16%
Median loan-to-value	0%
Typical ownership tenure	16.0 yrs

COMMUNITY

Population	35,971
Density	466 / mi²
Median household income	\$76K
Average household income	\$88K
Crime index (US avg 100)	107
Air pollution index (US avg 100)	94
Earthquake index (US avg 100)	15
Homes occupied	94%
Bachelor's or higher	18%
Poverty rate	17.4%
Unemployment	1.0%
Average temp	43°F
Annual precip	28 in
Sunshine	55%

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.