

Saint Cloud 56303

ZIP code · MN · Minnesota · Stearns County

SELLER'S MARKET

\$225K

MEDIAN SALE PRICE

+38.9%

1-YR CHANGE

157

SALES (12 MO)

\$155K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 63 / 100

Buyer's market

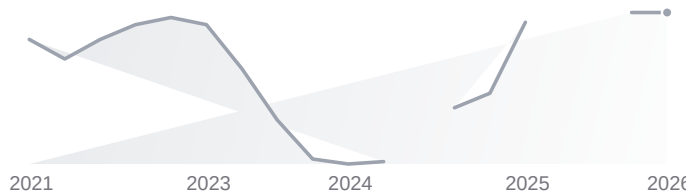
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

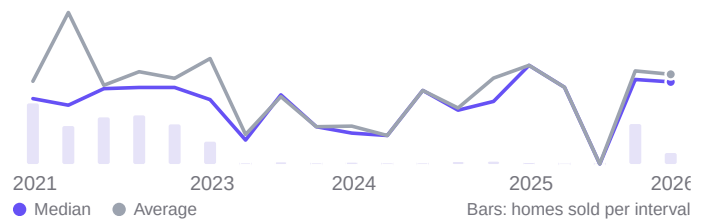
Market temperature (0–100)

63 / 100



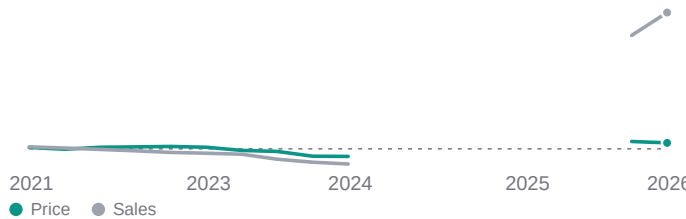
Sale prices

Median \$224K · Average \$243K



Growth (year over year)

Price +38.9% · Sales +881.3%



Price per square foot

\$200/ft²



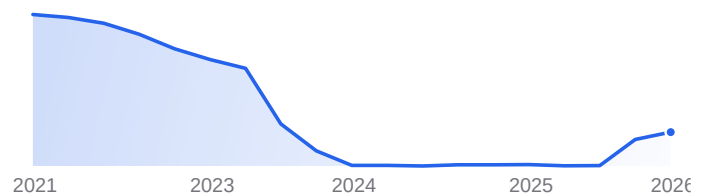
Sale premium vs estimated value

+0.0%



Annual turnover (share of homes sold)

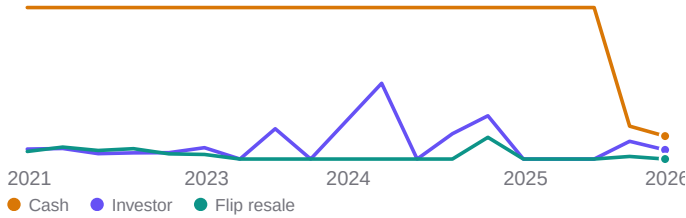
1.8%



BUYERS & OUTCOMES

Buyer mix

Cash 15% · Investor 6.1% · Flip resale 0%

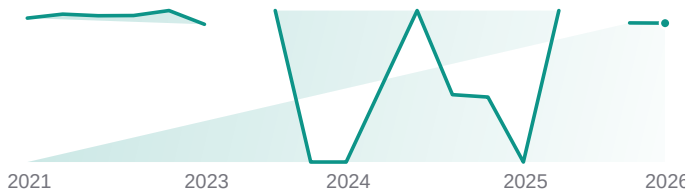


Financing (share of purchase price) Loan (LTV) 95% · Down payment 10%



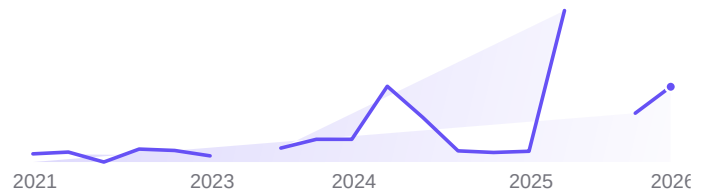
Sellers who sold at a gain

92%



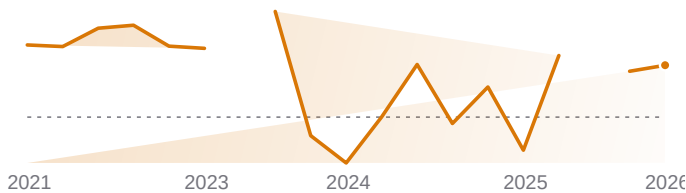
Typical hold before selling

7.1 yrs



Median annualized return at resale

+6.0%



Preforeclosure filings

Filings 7 · Auction stage 7



HOUSING STOCK

Homes	8,915
Median value (AVM)	\$155K
Median size	1,187 ft²
Median bedrooms	3
Median year built	1970
Single family	90%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	99%
Underwater (LTV 125% or more)	0.1%
Owner occupied	84%
Company owned	11%
Median loan-to-value	0%
Typical ownership tenure	12.0 yrs

COMMUNITY

Population	28,127
Density	2,548 / mi²
Median household income	\$65K
Average household income	\$78K
Crime index (US avg 100)	105
Air pollution index (US avg 100)	105
Earthquake index (US avg 100)	15
Homes occupied	95%
Bachelor's or higher	19%
Poverty rate	13.0%
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, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.