

Saint Cloud 56304

ZIP code · MN · Minnesota > Sherburne County

BUYER'S MARKET

\$235K

MEDIAN SALE PRICE

-21.9%

1-YR CHANGE

242

SALES (12 MO)

\$192K

MEDIAN VALUE (AVM)

Market temperature

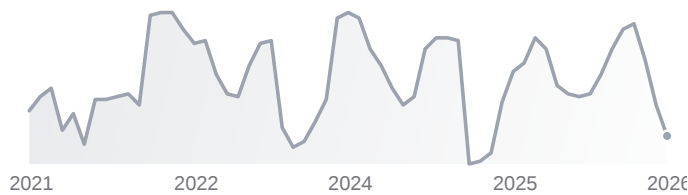
Buyer's market · 36 / 100



MARKET TRENDS (5 YEARS)

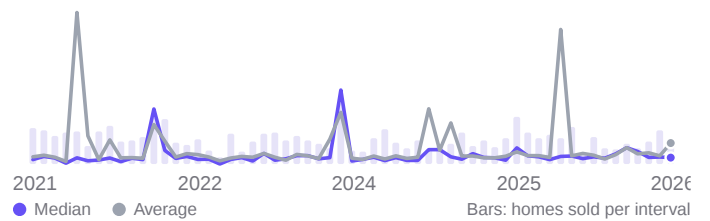
Market temperature (0-100)

36 / 100



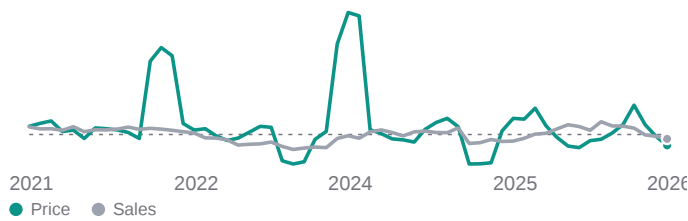
Sale prices

Median \$230K · Average \$483K



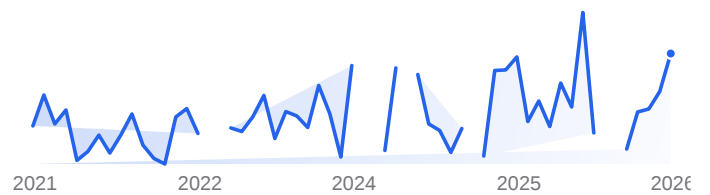
Growth (year over year)

Price -21.9% · Sales -8.7%



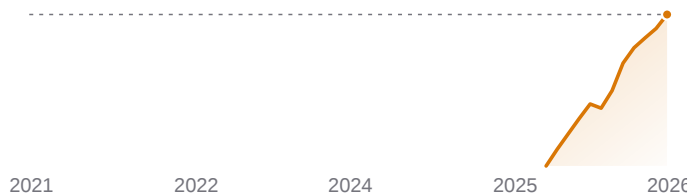
Price per square foot

\$385/ft²



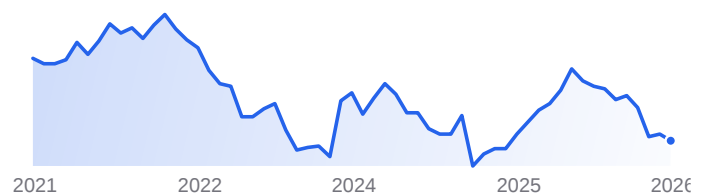
Sale premium vs estimated value

+0.0%



Annual turnover (share of homes sold)

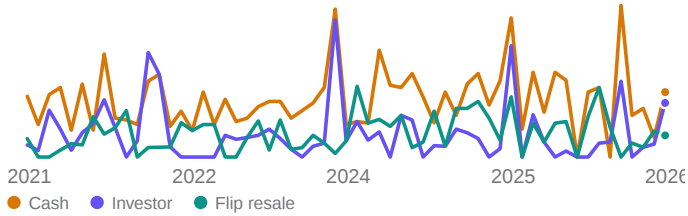
5.9%



BUYERS & OUTCOMES

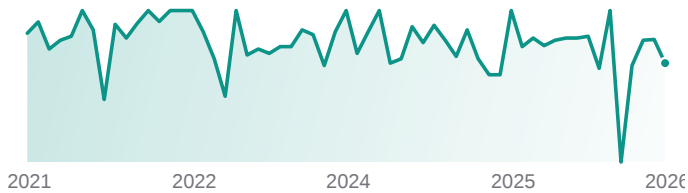
Buyer mix

Cash 33% · Investor 28% · Flip resale 11%



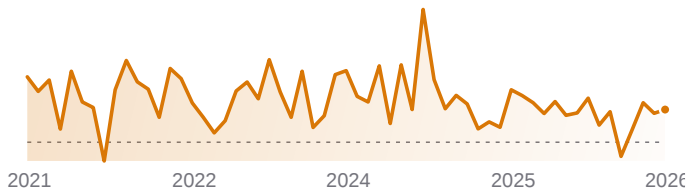
Sellers who sold at a gain

73%

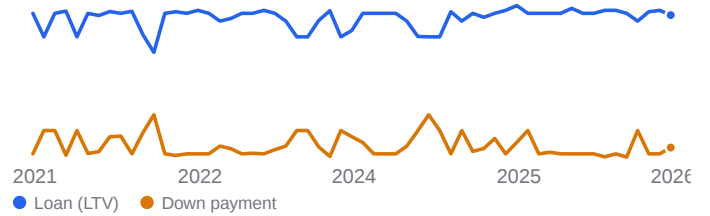


Median annualized return at resale

+4.2%

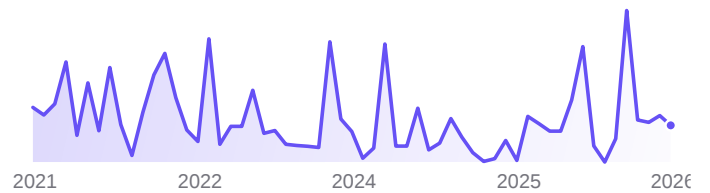


Financing (share of purchase price) Loan (LTV) 94% · Down payment 9.1%



Typical hold before selling

3.8 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	4,131
Median value (AVM)	\$192K
Median size	1,421 ft²
Median bedrooms	3
Median year built	1980
Single family	84%
Condos	1.5%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	37%
Underwater (LTV 125% or more)	13%
Owner occupied	79%
Company owned	16%
Median loan-to-value	73%

Typical ownership tenure

12.9 yrs

COMMUNITY

Population	17,136
Density	282 / mi ²
Median household income	\$62K
Average household income	\$74K
Crime index (US avg 100)	158
Air pollution index (US avg 100)	102
Earthquake index (US avg 100)	11
Homes occupied	92%
Bachelor's or higher	18%
Poverty rate	16.9%
Unemployment	1.1%
Average temp	43°F
Annual precip	28 in
Sunshine	58%

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.