

Cold Spring 56320

ZIP code · MN · Minnesota · Stearns County · Cold Spring

BALANCED MARKET

\$385K

MEDIAN SALE PRICE

-78.0%

1-YR CHANGE

37

SALES (12 MO)

\$264K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 44 / 100



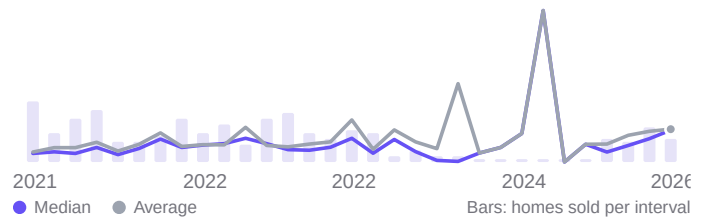
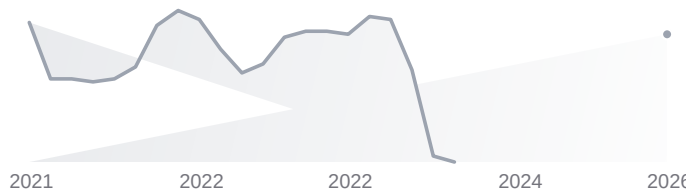
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

44 / 100

Sale prices

Median \$470K · Average \$480K

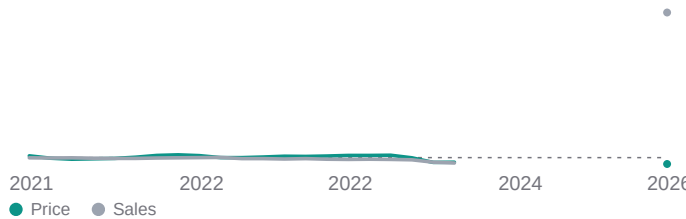


Growth (year over year)

Price -78.0% · Sales +1750.0%

Price per square foot

\$276/ft²

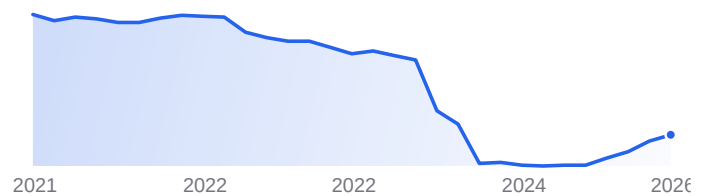


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

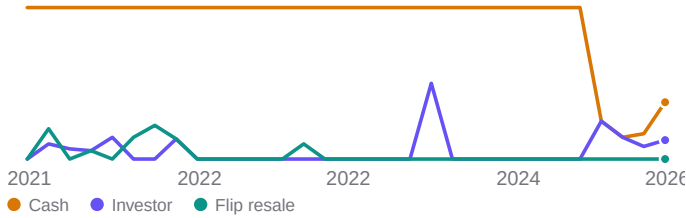
1.1%



BUYERS & OUTCOMES

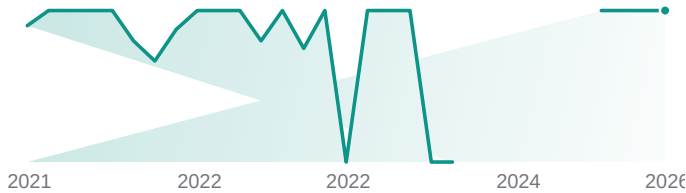
Buyer mix

Cash 38% · Investor 13% · Flip resale 0%



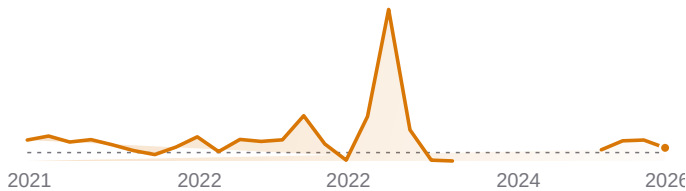
Sellers who sold at a gain

100%



Median annualized return at resale

+2.3%

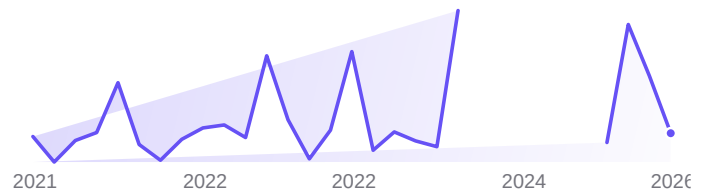


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



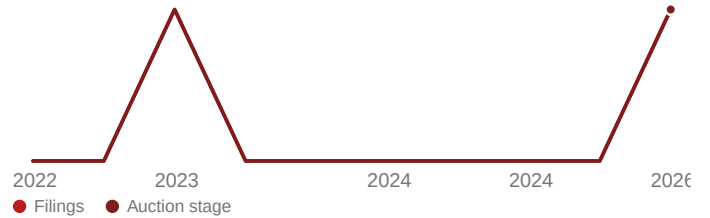
Typical hold before selling

4.1 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	3,440
Median value (AVM)	\$264K
Median size	1,420 ft²
Median bedrooms	3
Median year built	1987
Single family	83%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	98%
Underwater (LTV 125% or more)	0.3%
Owner occupied	82%
Company owned	12%
Median loan-to-value	0%
Typical ownership tenure	15.3 yrs

COMMUNITY

Population	7,250
Density	130 / mi²
Median household income	\$96K
Average household income	\$110K
Crime index (US avg 100)	92
Air pollution index (US avg 100)	100
Earthquake index (US avg 100)	13
Homes occupied	90%
Bachelor's or higher	18%
Poverty rate	6.9%
Unemployment	1.1%
Average temp	43°F
Annual precip	29 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.