

Paynesville 56362

ZIP code · MN · Minnesota > Stearns County > Paynesville

BALANCED MARKET

\$273K

MEDIAN SALE PRICE

50

SALES (12 MO)

\$214K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 46 / 100



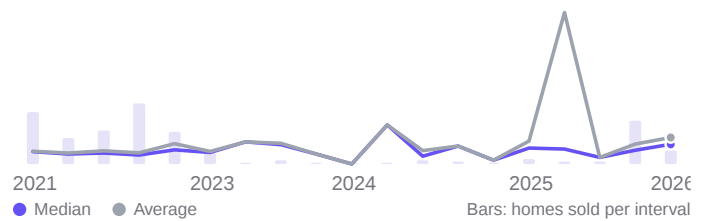
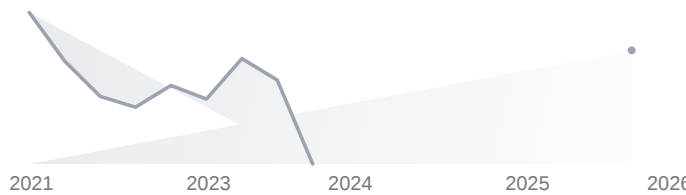
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

46 / 100

Sale prices

Median \$315K · Average \$409K

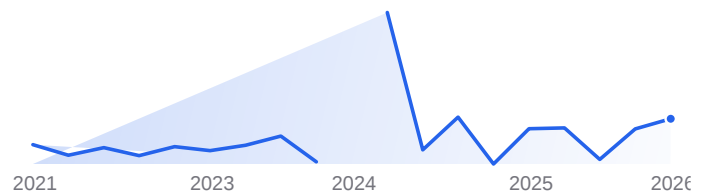
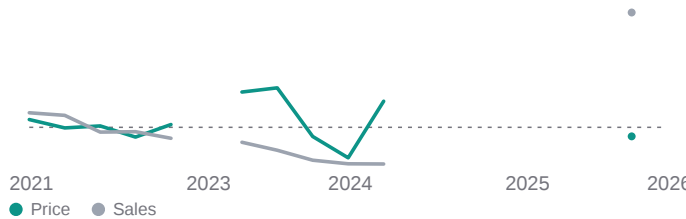


Growth (year over year)

Price -23.1% · Sales +290.0%

Price per square foot

\$229/ft²

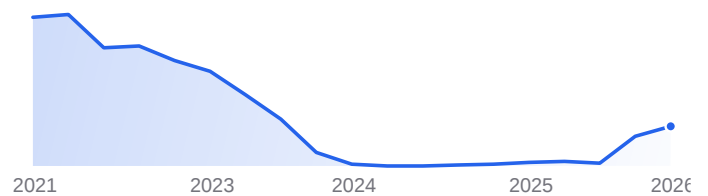
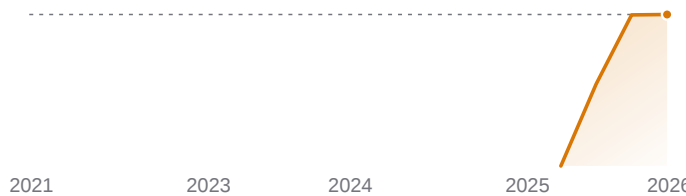


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

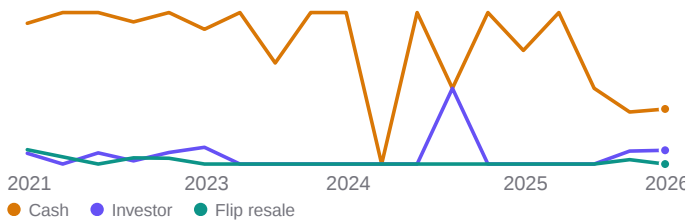
1.7%



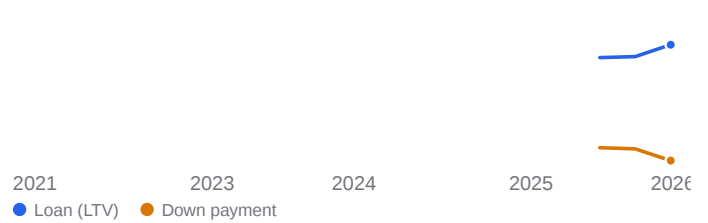
BUYERS & OUTCOMES

Buyer mix

Cash 36% · Investor 9.1% · Flip resale 0%

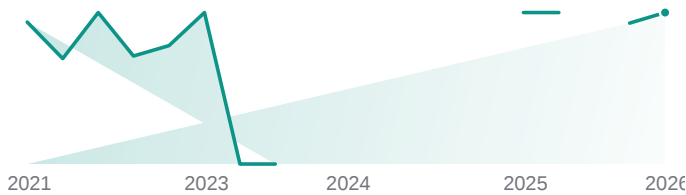


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



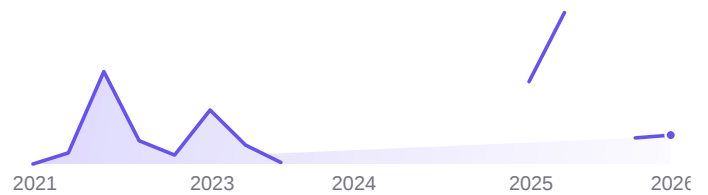
Sellers who sold at a gain

100%



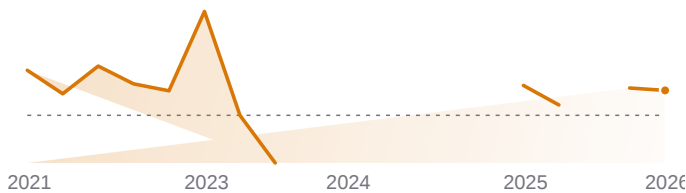
Typical hold before selling

5.9 yrs



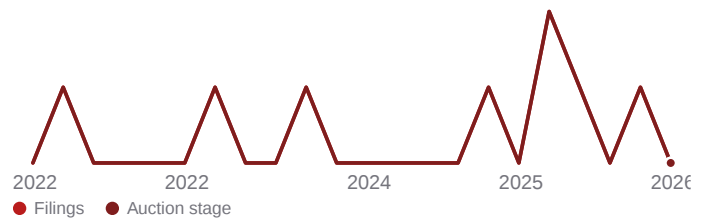
Median annualized return at resale

+5.1%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	3,026
Median value (AVM)	\$214K
Median size	1,368 ft²
Median bedrooms	3
Median year built	1975
Single family	67%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	92%
Underwater (LTV 125% or more)	1.0%
Owner occupied	68%
Company owned	15%
Median loan-to-value	0%
Typical ownership tenure	17.0 yrs

COMMUNITY

Population	6,547
Density	43 / mi²
Median household income	\$84K
Average household income	\$99K
Crime index (US avg 100)	157
Air pollution index (US avg 100)	101
Earthquake index (US avg 100)	13
Homes occupied	80%
Bachelor's or higher	18%
Poverty rate	5.6%
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.