

Saint Stephen 56375

ZIP code · MN · Minnesota > Stearns County

BALANCED MARKET

\$330K

MEDIAN SALE PRICE

1

SALES (12 MO)

\$192K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 42 / 100



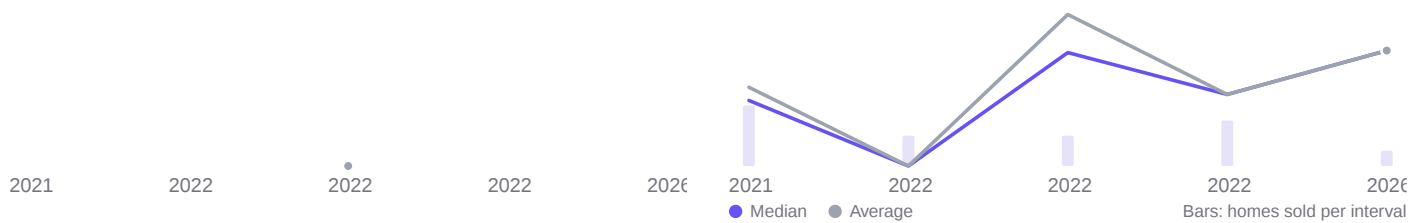
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

42 / 100

Sale prices

Median \$330K · Average \$330K

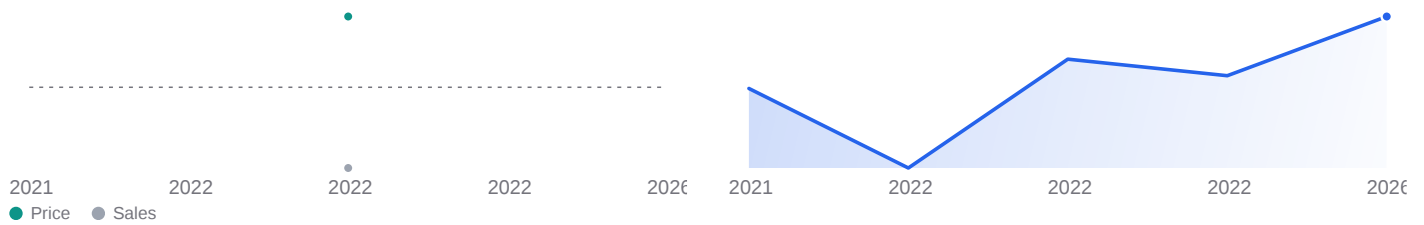


Growth (year over year)

Price +21.9% · Sales -25.0%

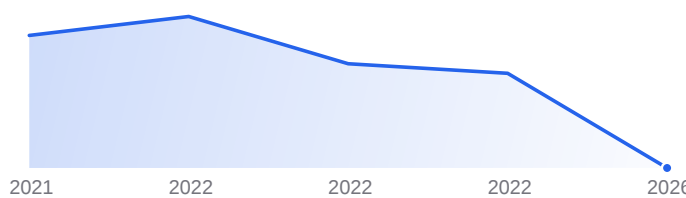
Price per square foot

\$350/ft²



Annual turnover (share of homes sold)

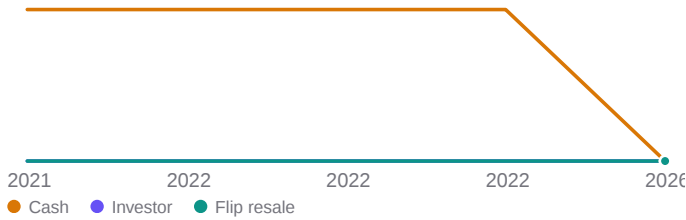
0.3%



BUYERS & OUTCOMES

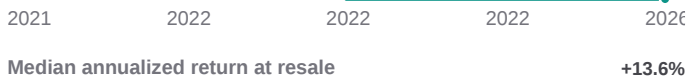
Buyer mix

Cash 0% · Investor 0% · Flip resale 0%



Sellers who sold at a gain

100%



Financing (share of purchase price) Loan (LTV) 94% · Down payment 6.1%



Typical hold before selling

7.0 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	337
Median value (AVM)	\$192K
Median size	1,148 ft²
Median bedrooms	3
Median year built	1984
Single family	90%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	99%
Underwater (LTV 125% or more)	0.5%
Owner occupied	88%
Company owned	9.2%
Median loan-to-value	0%
Typical ownership tenure	21.0 yrs

COMMUNITY

Population	445
Density	131 / mi²
Median household income	\$109K
Average household income	\$119K
Crime index (US avg 100)	35
Air pollution index (US avg 100)	103
Earthquake index (US avg 100)	16
Homes occupied	97%
Bachelor's or higher	18%
Poverty rate	4.5%
Unemployment	1.1%
Average temp	43°F
Annual precip	28 in
Sunshine	55%

Market metrics are derived from recorded arms-length deeds through April 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.