

Monthly Indicators

July 2025

Residential real estate activity composed of single-family properties, townhomes and condominiums combined. Percent changes are calculated using rounded figures.

Based on residential market activity in the cities of St. Cloud, St. Joseph, Sartell, Sauk Rapids and Waite Park.

Activity Snapshot

- 6.4% **+ 0.5%** **+ 25.3%**

One-Year Change in Closed Sales	One-Year Change in Median Sales Price	One-Year Change in Homes for Sale
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Activity Overview

Key metrics by report month and for year-to-date (YTD) starting from the first of the year.



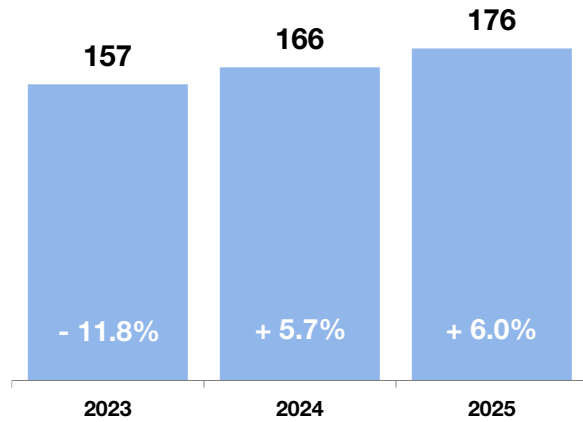
Key Metrics	Historical Sparkbars	7-2024	7-2025	Percent Change	YTD 2024	YTD 2025	Percent Change
New Listings		166	176	+ 6.0%	1,034	1,096	+ 6.0%
Pending Sales		134	115	- 14.2%	832	778	- 6.5%
Closed Sales		125	117	- 6.4%	774	723	- 6.6%
Days on Market		29	42	+ 44.8%	38	43	+ 13.2%
Median Sales Price		\$282,500	\$284,000	+ 0.5%	\$270,000	\$283,900	+ 5.1%
Avg. Sales Price		\$304,002	\$314,728	+ 3.5%	\$289,029	\$301,914	+ 4.5%
Pct. of Orig. Price Received		99.9%	97.8%	- 2.1%	98.9%	98.1%	- 0.8%
Affordability Index		94	94	0.0%	98	94	- 4.1%
Homes for Sale		269	337	+ 25.3%	--	--	--
Months Supply		2.4	3.1	+ 29.2%	--	--	--

New Listings

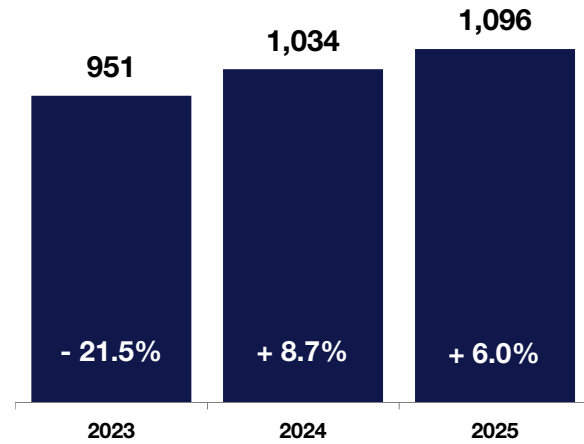
A count of the properties that have been newly listed on the market in a given month.



July

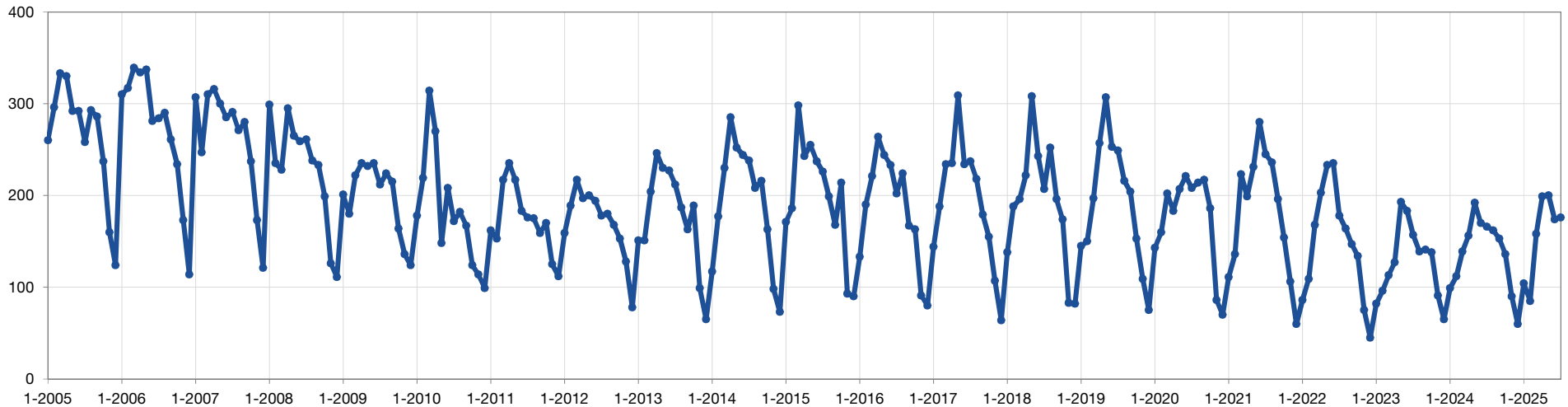


Year to Date



	New Listings	Prior Year	Percent Change
August 2024	162	139	+16.5%
September 2024	153	141	+8.5%
October 2024	136	138	-1.4%
November 2024	90	91	-1.1%
December 2024	60	65	-7.7%
January 2025	104	99	+5.1%
February 2025	85	112	-24.1%
March 2025	158	139	+13.7%
April 2025	199	156	+27.6%
May 2025	200	192	+4.2%
June 2025	174	170	+2.4%
July 2025	176	166	+6.0%
12-Month Avg	141	134	+5.2%

Historical New Listings by Month

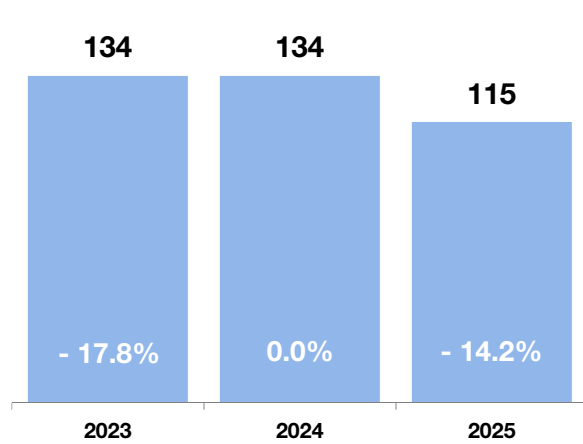


Pending Sales

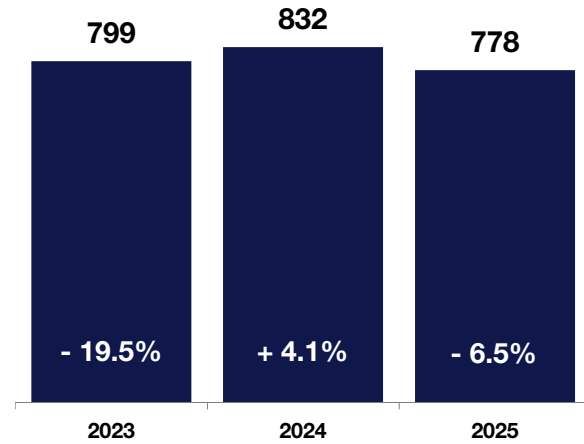
A count of the properties on which offers have been accepted in a given month.



July

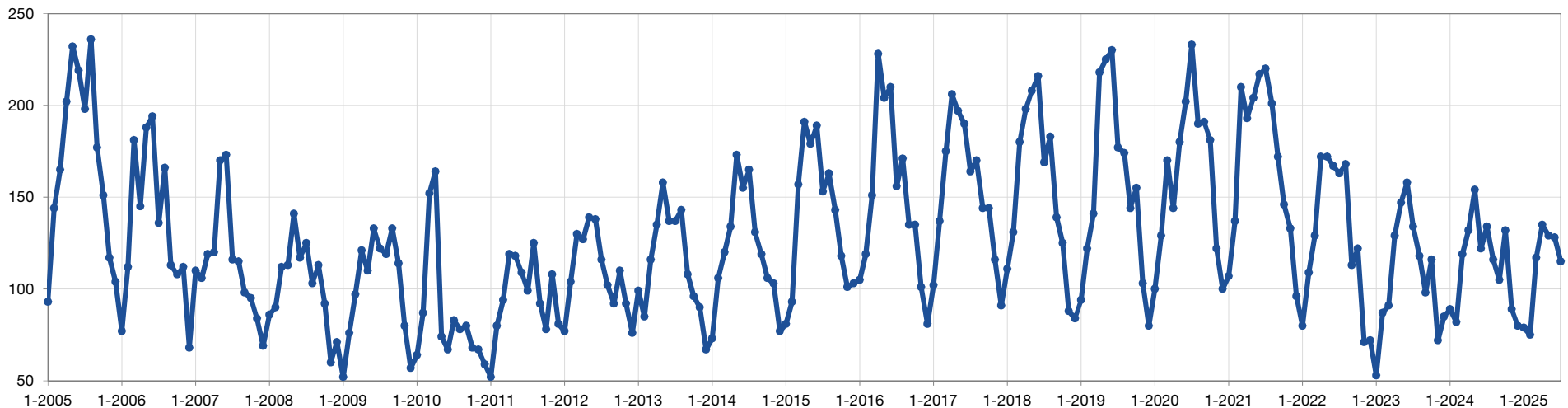


Year to Date



	Pending Sales	Prior Year	Percent Change
August 2024	116	118	-1.7%
September 2024	105	98	+7.1%
October 2024	132	116	+13.8%
November 2024	89	72	+23.6%
December 2024	80	85	-5.9%
January 2025	79	89	-11.2%
February 2025	75	82	-8.5%
March 2025	117	119	-1.7%
April 2025	135	132	+2.3%
May 2025	129	154	-16.2%
June 2025	128	122	+4.9%
July 2025	115	134	-14.2%
12-Month Avg	108	110	-1.8%

Historical Pending Sales by Month

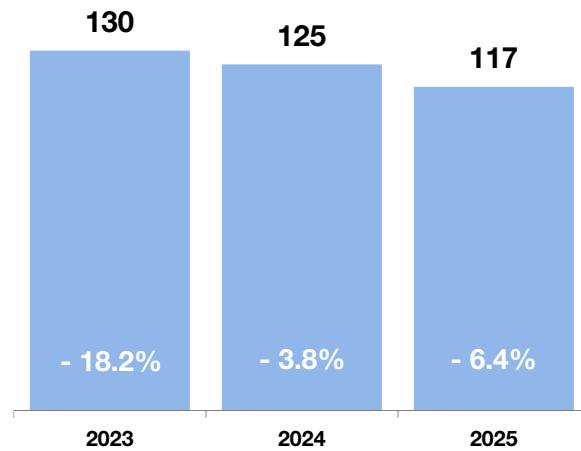


Closed Sales

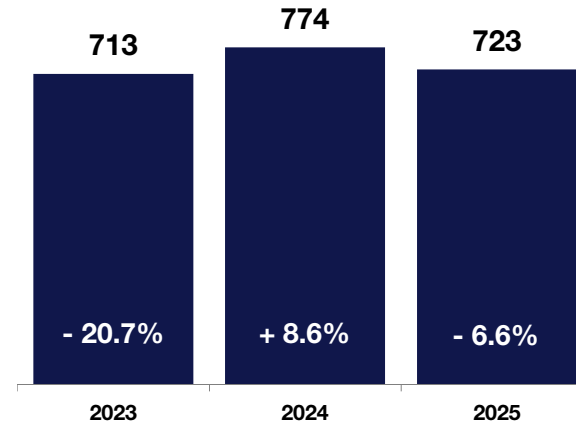
A count of the actual sales that closed in a given month.



July

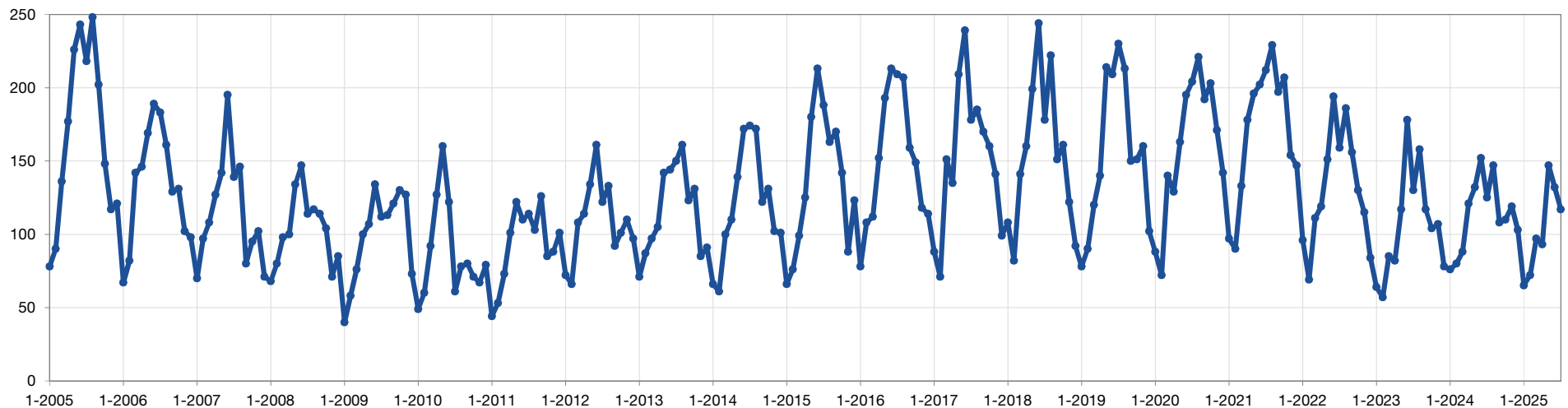


Year to Date



	Closed Sales	Prior Year	Percent Change
August 2024	147	158	-7.0%
September 2024	108	117	-7.7%
October 2024	110	104	+5.8%
November 2024	119	107	+11.2%
December 2024	103	78	+32.1%
January 2025	65	76	-14.5%
February 2025	72	80	-10.0%
March 2025	97	88	+10.2%
April 2025	93	121	-23.1%
May 2025	147	132	+11.4%
June 2025	132	152	-13.2%
July 2025	117	125	-6.4%
12-Month Avg	109	112	-2.7%

Historical Closed Sales by Month

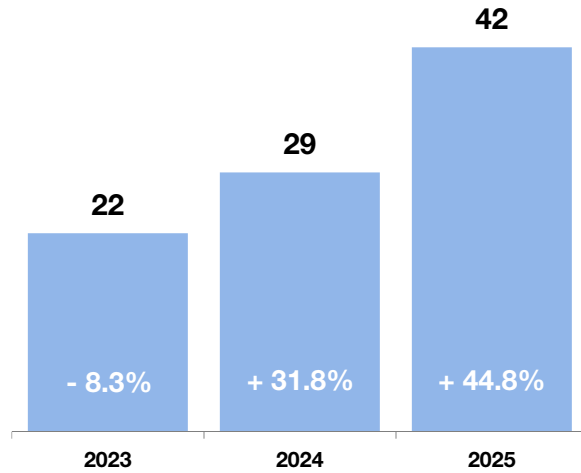


Days on Market Until Sale

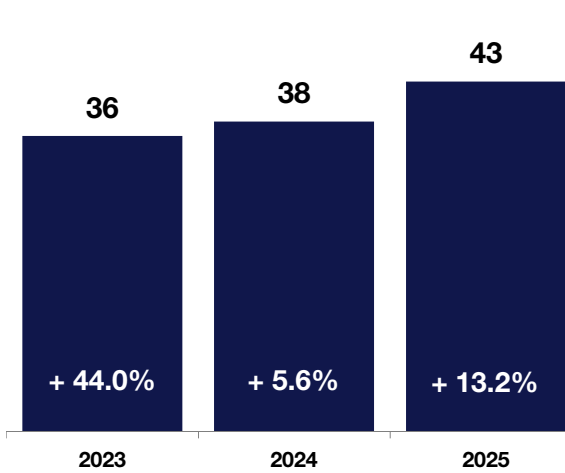
Average number of days between when a property is listed and when an offer is accepted in a given month.



July

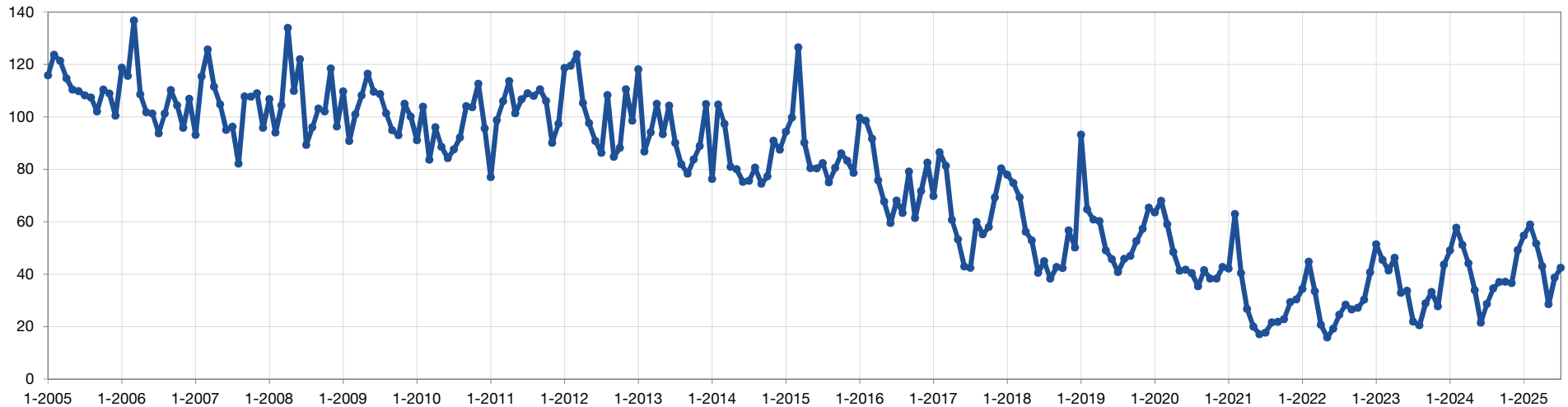


Year to Date



Days on Market	Prior Year	Percent Change
August 2024	20	+70.0%
September 2024	29	+27.6%
October 2024	33	+12.1%
November 2024	28	+32.1%
December 2024	44	+11.4%
January 2025	49	+12.2%
February 2025	58	+1.7%
March 2025	51	+2.0%
April 2025	44	-2.3%
May 2025	34	-14.7%
June 2025	21	+85.7%
July 2025	29	+44.8%
12-Month Avg	43	+16.2%

Historical Days on Market Until Sale by Month

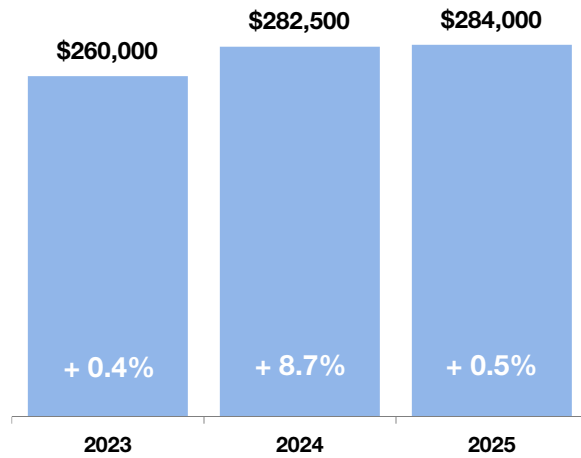


Median Sales Price

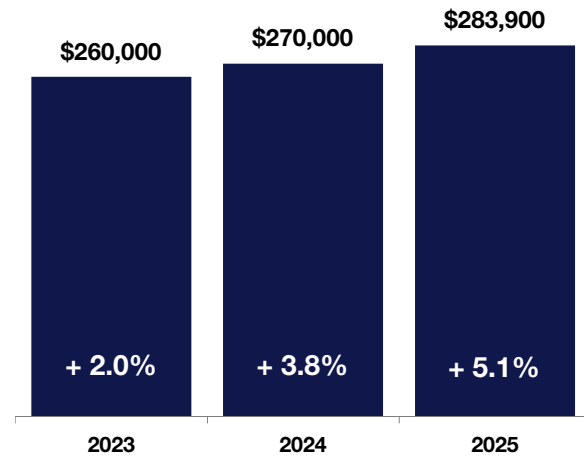
Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given month.



July

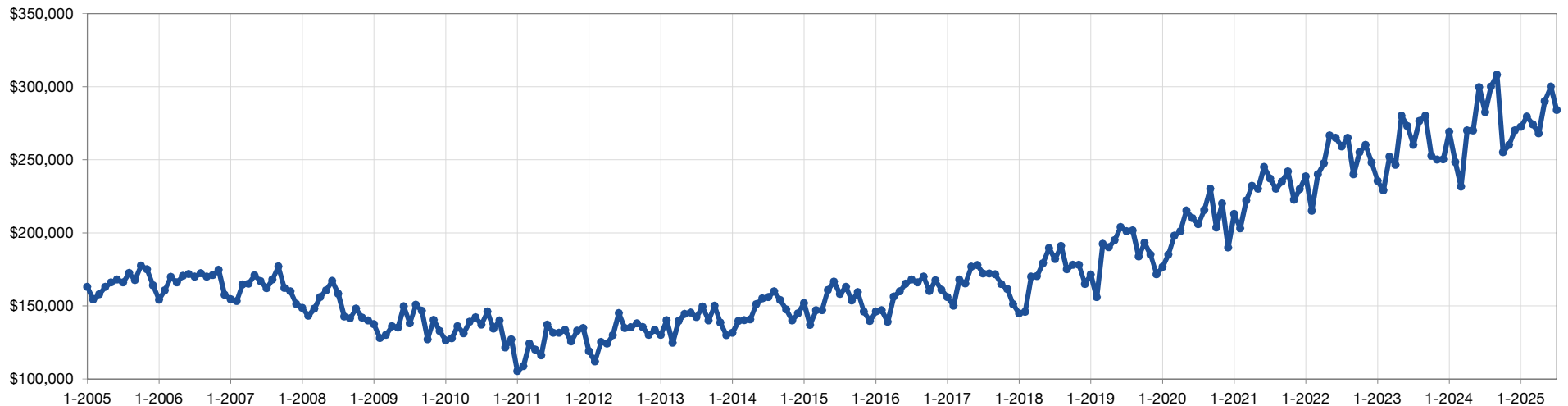


Year to Date



	Median Sales Price	Prior Year	Percent Change
August 2024	\$299,900	\$276,450	+8.5%
September 2024	\$308,000	\$280,000	+10.0%
October 2024	\$255,000	\$252,450	+1.0%
November 2024	\$260,000	\$250,000	+4.0%
December 2024	\$269,900	\$250,250	+7.9%
January 2025	\$272,500	\$269,000	+1.3%
February 2025	\$279,500	\$248,450	+12.5%
March 2025	\$274,000	\$231,500	+18.4%
April 2025	\$267,900	\$270,000	-0.8%
May 2025	\$290,000	\$270,000	+7.4%
June 2025	\$300,000	\$299,500	+0.2%
July 2025	\$284,000	\$282,500	+0.5%
12-Month Avg	\$280,058	\$265,008	+5.7%

Historical Median Sales Price by Month

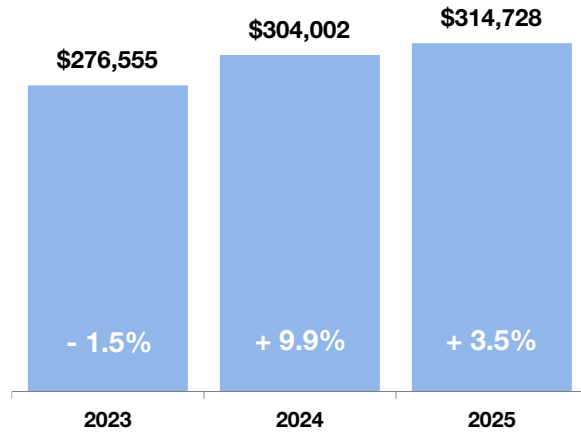


Average Sales Price

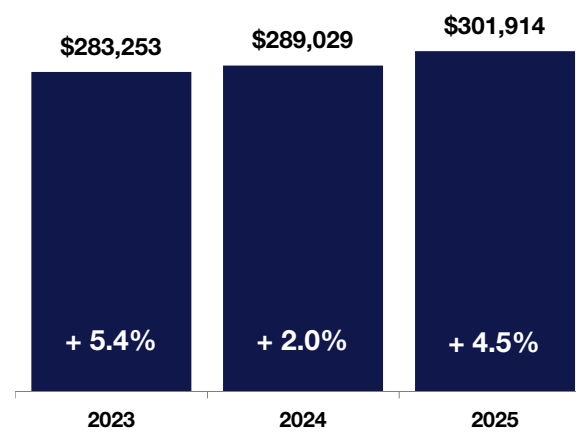
Average sales price for all closed sales, not accounting for seller concessions, in a given month.



July

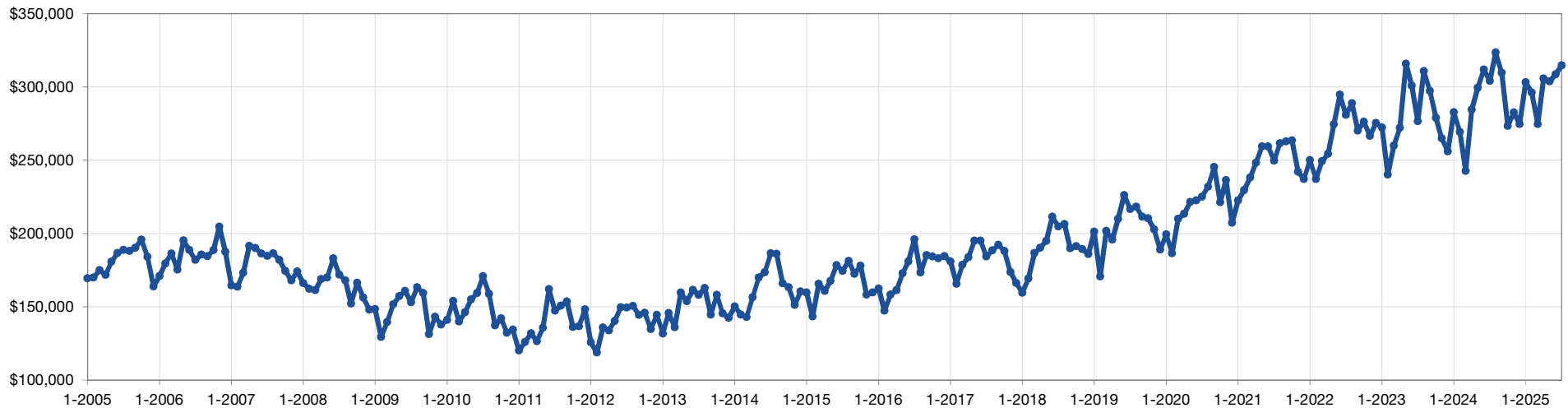


Year to Date



	Avg. Sales Price	Prior Year	Percent Change
August 2024	\$323,494	\$310,770	+4.1%
September 2024	\$309,554	\$297,225	+4.1%
October 2024	\$273,354	\$278,930	-2.0%
November 2024	\$282,494	\$264,985	+6.6%
December 2024	\$274,623	\$256,010	+7.3%
January 2025	\$303,163	\$282,678	+7.2%
February 2025	\$296,081	\$269,238	+10.0%
March 2025	\$274,566	\$242,656	+13.2%
April 2025	\$305,659	\$284,497	+7.4%
May 2025	\$303,723	\$299,386	+1.4%
June 2025	\$308,566	\$311,727	-1.0%
July 2025	\$314,728	\$304,002	+3.5%
12-Month Avg	\$297,500	\$283,509	+4.9%

Historical Average Sales Price by Month

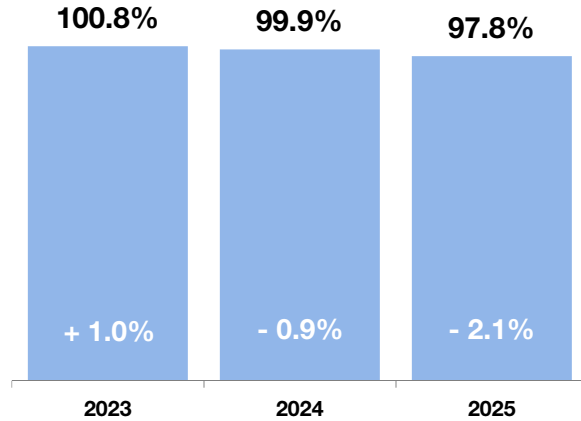


Percent of Original List Price Received

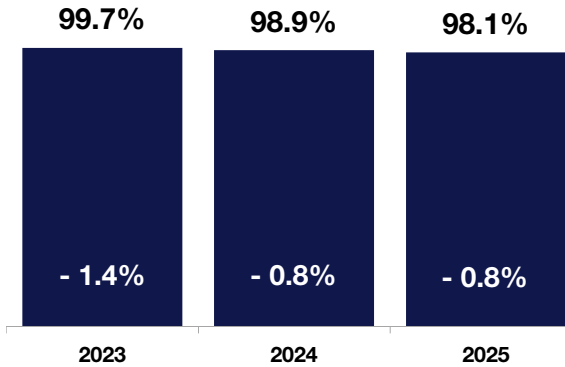


Percentage found when dividing a property's sales price by its original list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.

July

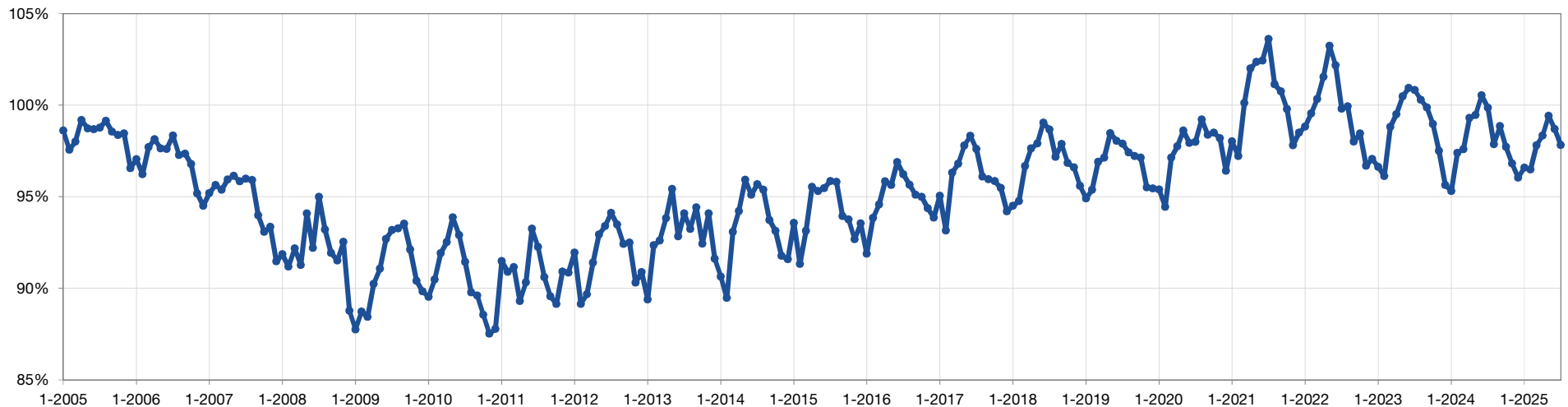


Year to Date



	Pct. of Orig. Price Received	Prior Year	Percent Change
August 2024	97.9%	100.3%	-2.4%
September 2024	98.9%	99.9%	-1.0%
October 2024	97.7%	99.0%	-1.3%
November 2024	96.8%	97.5%	-0.7%
December 2024	96.0%	95.6%	+0.4%
January 2025	96.6%	95.3%	+1.4%
February 2025	96.5%	97.4%	-0.9%
March 2025	97.8%	97.6%	+0.2%
April 2025	98.3%	99.3%	-1.0%
May 2025	99.4%	99.5%	-0.1%
June 2025	98.7%	100.5%	-1.8%
July 2025	97.8%	99.9%	-2.1%
12-Month Avg	97.7%	98.5%	-0.8%

Historical Percent of Original List Price Received by Month

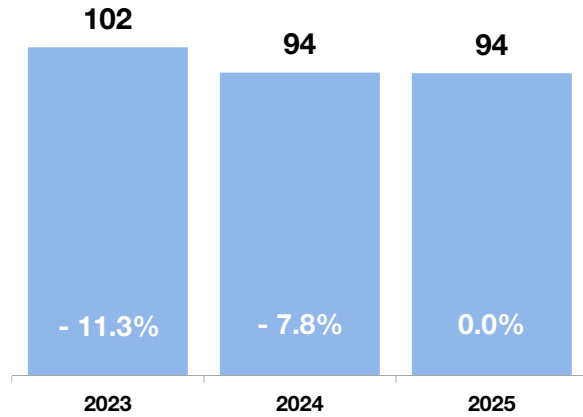


Housing Affordability Index

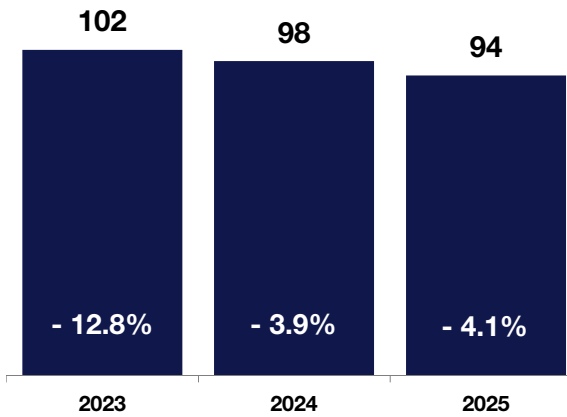


This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.

July

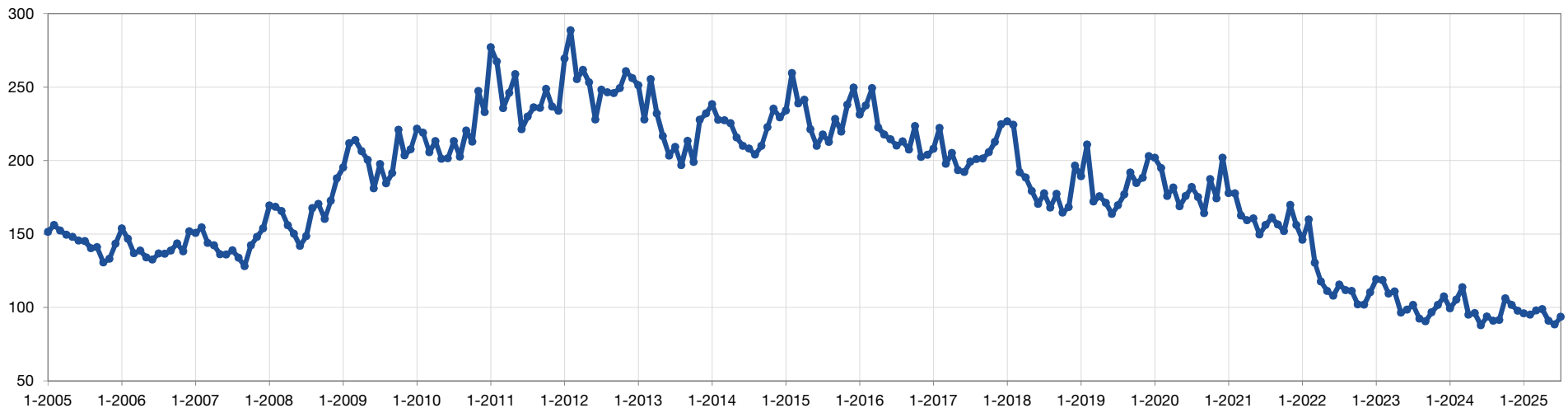


Year to Date



	Affordability Index	Prior Year	Percent Change
August 2024	91	92	-1.1%
September 2024	91	91	0.0%
October 2024	106	97	+9.3%
November 2024	102	102	0.0%
December 2024	98	107	-8.4%
January 2025	96	99	-3.0%
February 2025	95	105	-9.5%
March 2025	98	114	-14.0%
April 2025	99	95	+4.2%
May 2025	91	96	-5.2%
June 2025	88	88	0.0%
July 2025	94	94	0.0%
12-Month Avg	96	98	-2.0%

Historical Housing Affordability Index by Month

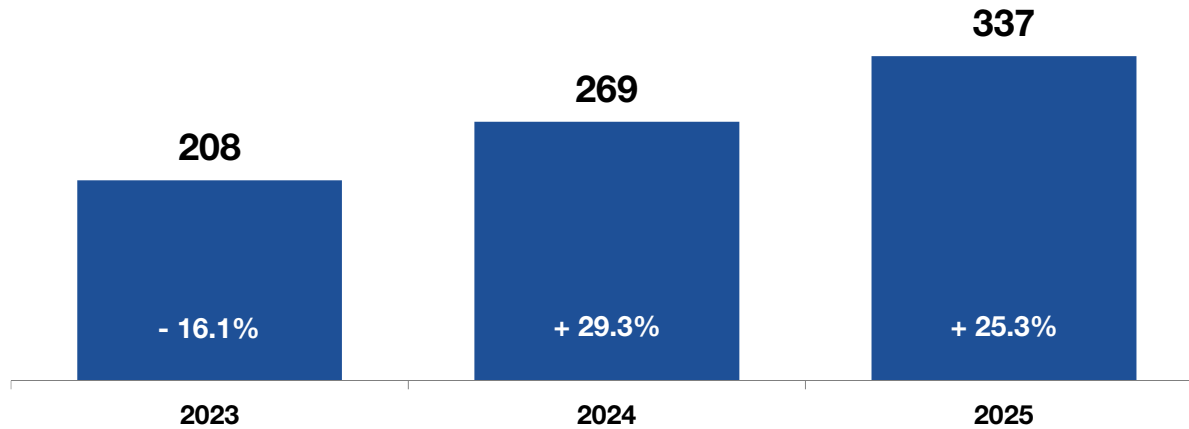


Inventory of Homes for Sale

The number of properties available for sale in active status at the end of a given month.

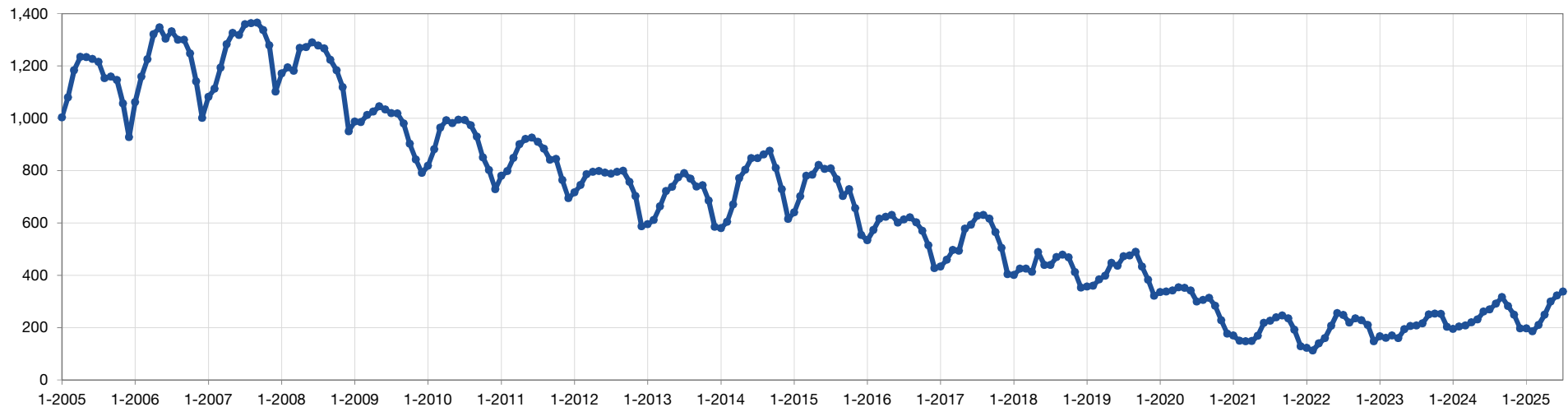


July



Homes for Sale		Prior Year	Percent Change
August 2024	291	216	+34.7%
September 2024	316	250	+26.4%
October 2024	282	253	+11.5%
November 2024	249	252	-1.2%
December 2024	196	203	-3.4%
January 2025	196	194	+1.0%
February 2025	185	204	-9.3%
March 2025	210	208	+1.0%
April 2025	249	220	+13.2%
May 2025	299	231	+29.4%
June 2025	322	261	+23.4%
July 2025	337	269	+25.3%
12-Month Avg	261	230	+13.5%

Historical Inventory of Homes for Sale by Month

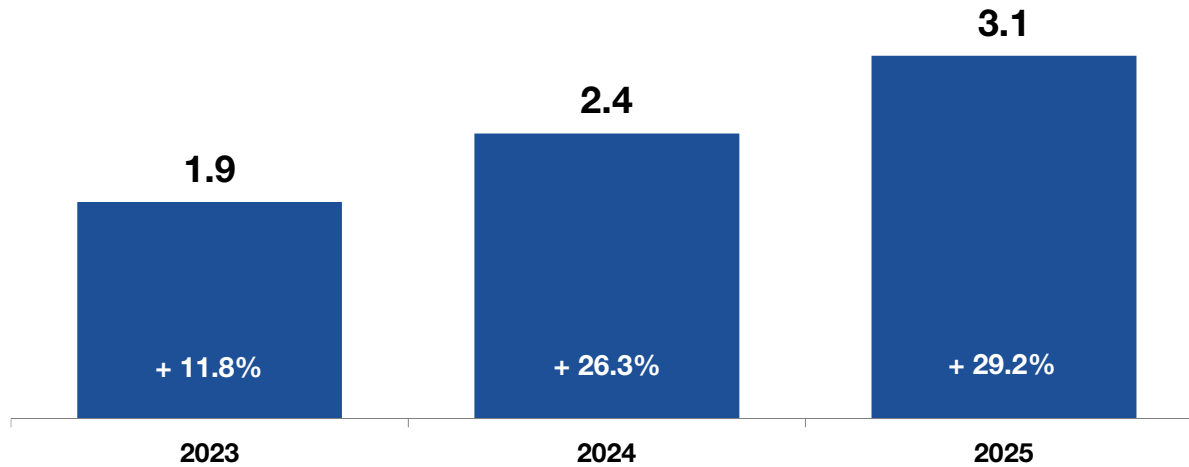


Months Supply of Inventory

The inventory of homes for sale at the end of a given month, divided by the average monthly pending sales from the last 12 months.



July



Months Supply		Prior Year	Percent Change
August 2024	2.6	2.0	+30.0%
September 2024	2.9	2.3	+26.1%
October 2024	2.5	2.4	+4.2%
November 2024	2.2	2.4	-8.3%
December 2024	1.7	1.9	-10.5%
January 2025	1.8	1.8	0.0%
February 2025	1.7	1.9	-10.5%
March 2025	1.9	1.9	0.0%
April 2025	2.2	2.0	+10.0%
May 2025	2.7	2.0	+35.0%
June 2025	2.9	2.4	+20.8%
July 2025	3.1	2.4	+29.2%
12-Month Avg	2.4	2.1	+14.3%

Historical Months Supply of Inventory by Month



Area Overview



New Listings, Closed Sales, and Median Sales Price are based on year-to-date (YTD) figures.
Homes for Sale and Months Supply are based on monthly figures.

	New Listings			Closed Sales			Median Sales Price			Homes for Sale			Months Supply		
	YTD 2024	YTD 2025	+ / -	YTD 2024	YTD 2025	+ / -	YTD 2024	YTD 2025	+ / -	7-2024	7-2025	+ / -	7-2024	7-2025	+ / -
Albany	20	23	+15.0%	14	15	+7.1%	\$235,500	\$299,900	+27.3%	5	10	+100.0%	1.8	3.5	+95.1%
Avon	27	38	+40.7%	17	24	+41.2%	\$313,000	\$337,875	+7.9%	8	13	+62.5%	2.4	3.2	+35.1%
Clearwater	37	40	+8.1%	30	30	0.0%	\$326,000	\$325,000	-0.3%	13	8	-38.5%	2.9	1.7	-41.4%
Cold Spring	65	89	+36.9%	54	54	0.0%	\$321,500	\$335,879	+4.5%	20	34	+70.0%	2.8	4.5	+64.3%
Eden Lake Twp	6	10	+66.7%	3	2	-33.3%	\$415,000	\$303,500	-26.9%	3	5	+66.7%	2.6	2.7	+6.1%
Eden Valley	11	19	+72.7%	3	14	+366.7%	\$320,000	\$267,500	-16.4%	9	4	-55.6%	9.0	1.5	-83.7%
Fair Haven Twp	2	6	+200.0%	2	1	-50.0%	\$253,000	\$215,000	-15.0%	0	2	--	0.0	1.6	--
Foley	35	45	+28.6%	23	35	+52.2%	\$305,000	\$295,000	-3.3%	8	11	+37.5%	1.9	2.2	+13.1%
Freeport	9	11	+22.2%	9	3	-66.7%	\$270,000	\$309,000	+14.4%	1	7	+600.0%	0.5	4.7	+833.3%
Holdingford	9	14	+55.6%	8	11	+37.5%	\$256,000	\$310,000	+21.1%	2	3	+50.0%	1.1	1.3	+20.5%
Kimball	23	32	+39.1%	20	18	-10.0%	\$347,250	\$323,450	-6.9%	6	14	+133.3%	1.8	4.9	+181.4%
Maine Prairie Twp	0	3	--	0	1	--	\$0	\$362,500	--	0	1	--	0.0	1.0	--
Melrose	29	24	-17.2%	18	23	+27.8%	\$262,450	\$235,045	-10.4%	11	11	0.0%	3.8	2.8	-25.8%
Paynesville	52	43	-17.3%	25	39	+56.0%	\$259,825	\$265,000	+2.0%	22	9	-59.1%	5.5	1.6	-71.1%
Rice	39	47	+20.5%	31	32	+3.2%	\$309,900	\$299,000	-3.5%	6	15	+150.0%	1.2	3.5	+183.4%
Richmond	54	55	+1.9%	31	38	+22.6%	\$325,000	\$347,500	+6.9%	20	20	0.0%	3.8	4.1	+8.6%
Rockville	15	11	-26.7%	9	9	0.0%	\$439,900	\$318,000	-27.7%	5	4	-20.0%	2.8	3.0	+8.0%
Sartell	197	197	0.0%	128	119	-7.0%	\$333,050	\$331,000	-0.6%	57	74	+29.8%	3.3	4.3	+32.3%
Sauk Centre	71	61	-14.1%	46	38	-17.4%	\$252,500	\$246,000	-2.6%	17	22	+29.4%	2.3	3.7	+56.4%
Sauk Rapids	138	124	-10.1%	96	80	-16.7%	\$286,250	\$287,500	+0.4%	38	35	-7.9%	2.7	2.6	-2.1%
Saint Cloud	574	651	+13.4%	460	443	-3.7%	\$240,000	\$252,000	+5.0%	142	187	+31.7%	2.2	2.9	+32.5%
Saint Joseph	60	64	+6.7%	46	40	-13.0%	\$283,500	\$300,000	+5.8%	19	22	+15.8%	3.0	3.3	+11.4%
Saint Augusta	45	30	-33.3%	24	23	-4.2%	\$329,950	\$340,000	+3.0%	14	13	-7.1%	3.4	4.1	+20.0%
Waite Park	65	60	-7.7%	44	41	-6.8%	\$242,500	\$261,500	+7.8%	13	19	+46.2%	2.0	3.1	+56.2%
Wakefield Twp	4	5	+25.0%	1	6	+500.0%	\$700,000	\$490,000	-30.0%	2	0	-100.0%	1.5	0.0	-100.0%