

Monthly Indicators



October 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

+ 22.7% **+ 9.0%** **+ 8.2%**

One-Year Change in
Closed Sales

One-Year Change in
Median Sales Price

One-Year Change in
Homes for Sale

Activity Overview	2
New Listings	3
Pending Sales	4
Closed Sales	5
Days on Market Until Sale	6
Median Sales Price	7
Average Sales Price	8
Percent of Original List Price Received	9
Housing Affordability Index	10
Inventory of Homes for Sale	11
Months Supply of Inventory	12
Area Overview	13

Activity Overview

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



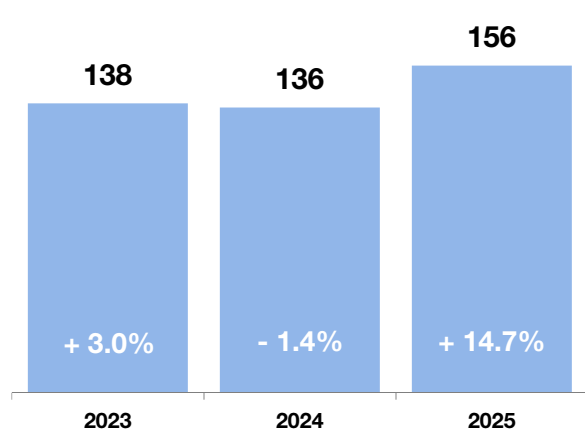
Key Metrics	Historical Sparkbars	10-2024	10-2025	Percent Change	YTD 2024	YTD 2025	Percent Change
New Listings		136	156	+ 14.7%	1,485	1,601	+ 7.8%
Pending Sales		132	133	+ 0.8%	1,185	1,186	+ 0.1%
Closed Sales		110	135	+ 22.7%	1,139	1,134	- 0.4%
Days on Market		37	47	+ 27.0%	37	43	+ 16.2%
Median Sales Price		\$255,000	\$278,000	+ 9.0%	\$275,000	\$280,000	+ 1.8%
Avg. Sales Price		\$273,354	\$295,807	+ 8.2%	\$293,914	\$299,835	+ 2.0%
Pct. of Orig. Price Received		97.7%	95.7%	- 2.0%	98.6%	97.6%	- 1.0%
Affordability Index		106	100	- 5.7%	98	100	+ 2.0%
Homes for Sale		282	305	+ 8.2%	--	--	--
Months Supply		2.5	2.7	+ 8.0%	--	--	--

New Listings

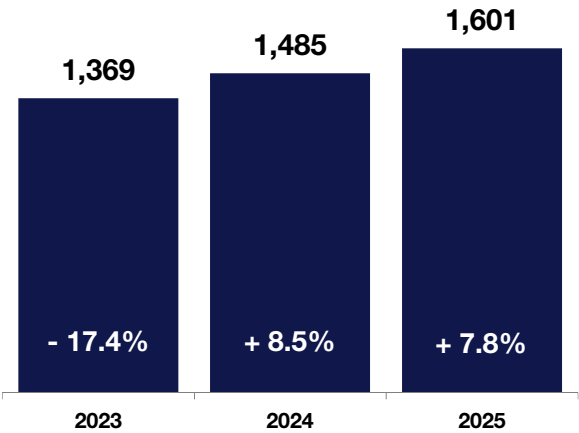
A count of the properties that have been newly listed on the market in a given month.



October

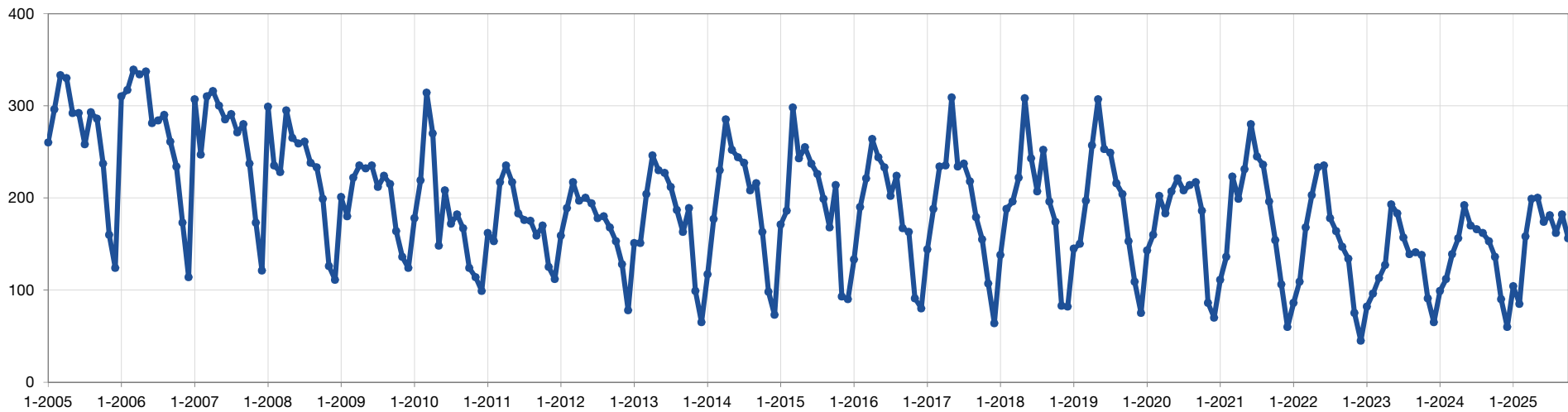


Year to Date



New Listings		Prior Year	Percent Change
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	181	166	+9.0%
August 2025	162	162	0.0%
September 2025	182	153	+19.0%
October 2025	156	136	+14.7%
12-Month Avg	146	137	+6.6%

Historical New Listings by Month

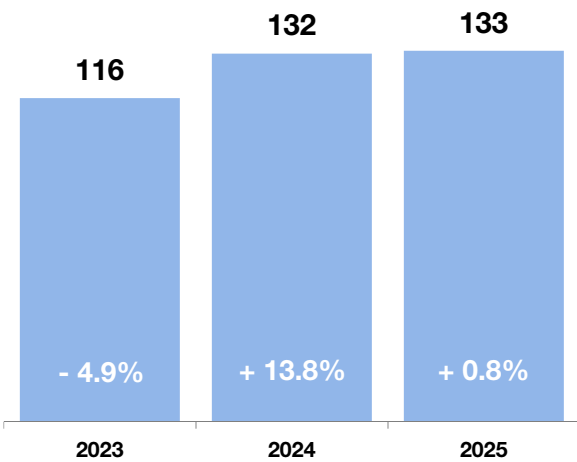


Pending Sales

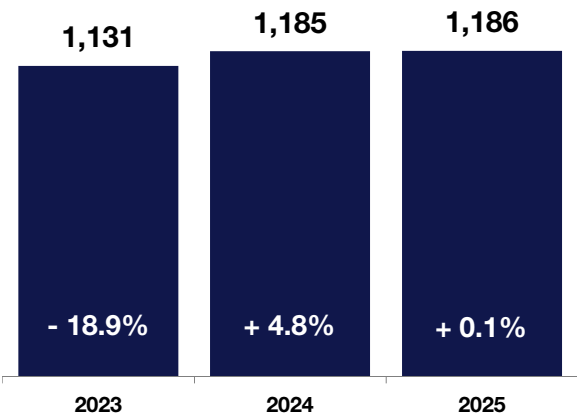
A count of the properties on which offers have been accepted in a given month.



October

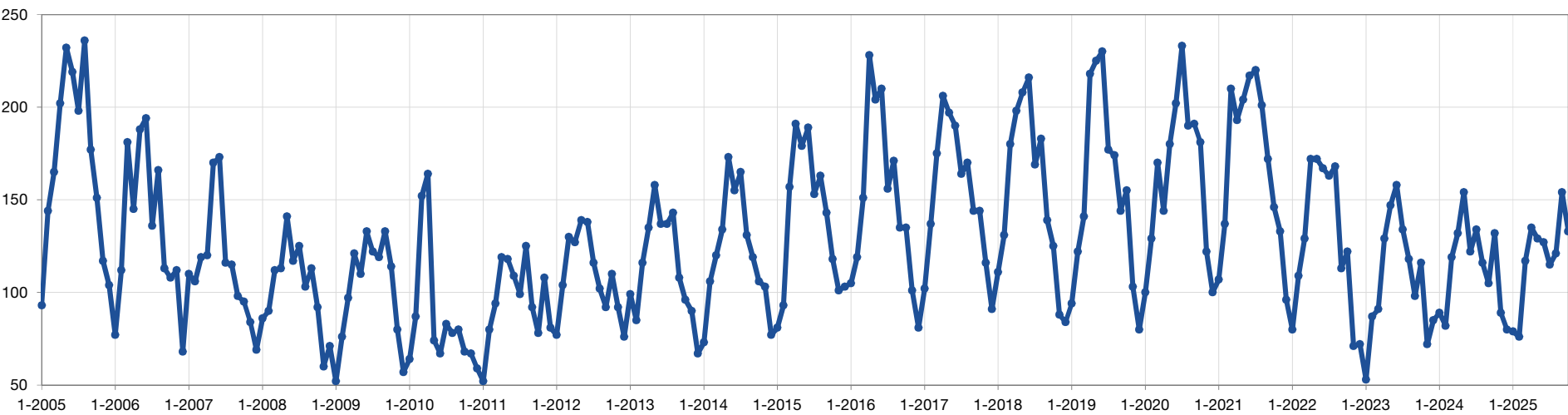


Year to Date



Pending Sales		Prior Year	Percent Change
November 2024	89	72	+23.6%
December 2024	80	85	-5.9%
January 2025	79	89	-11.2%
February 2025	76	82	-7.3%
March 2025	117	119	-1.7%
April 2025	135	132	+2.3%
May 2025	129	154	-16.2%
June 2025	127	122	+4.1%
July 2025	115	134	-14.2%
August 2025	121	116	+4.3%
September 2025	154	105	+46.7%
October 2025	133	132	+0.8%
12-Month Avg	113	112	+0.9%

Historical Pending Sales by Month

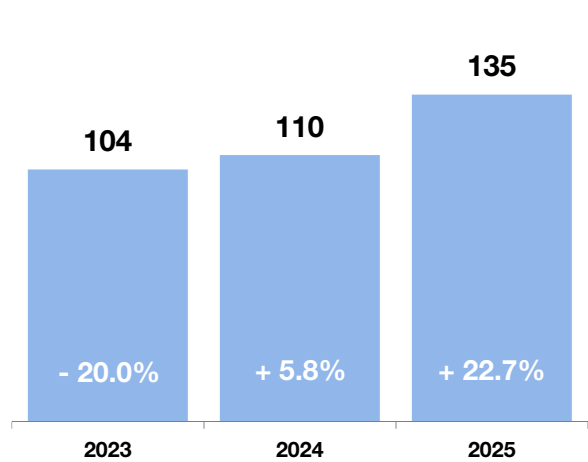


Closed Sales

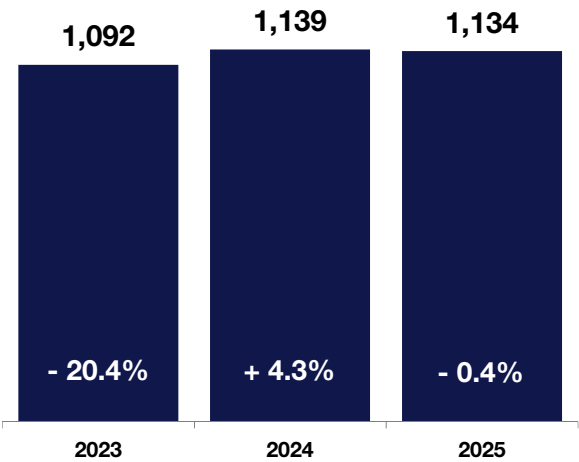
A count of the actual sales that closed in a given month.



October

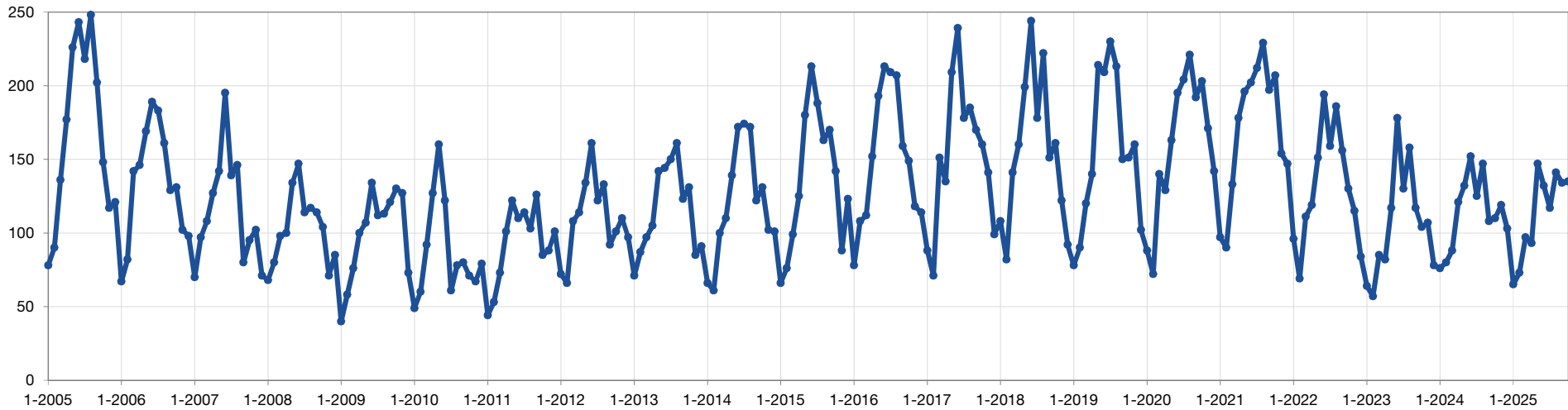


Year to Date



Closed Sales		Prior Year	Percent Change
November 2024	119	107	+11.2%
December 2024	103	78	+32.1%
January 2025	65	76	-14.5%
February 2025	73	80	-8.8%
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%
August 2025	141	147	-4.1%
September 2025	134	108	+24.1%
October 2025	135	110	+22.7%
12-Month Avg	113	110	+2.7%

Historical Closed Sales by Month

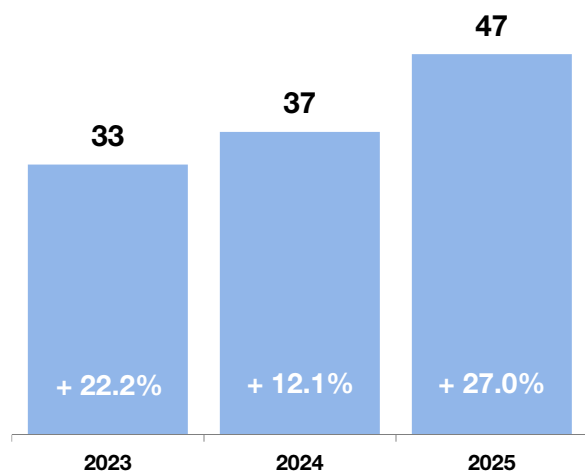


Days on Market Until Sale

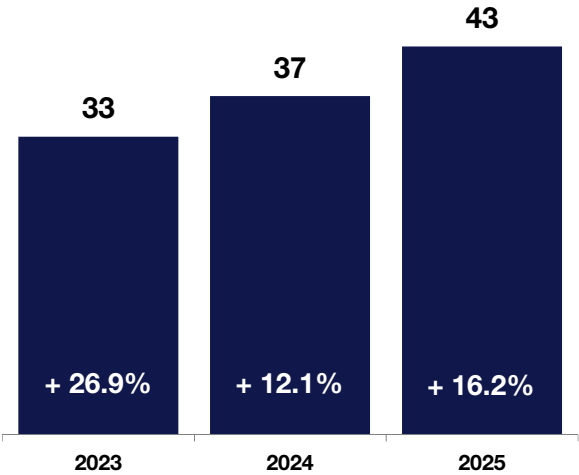
Average number of days between when a property is listed and when an offer is accepted in a given month.



October

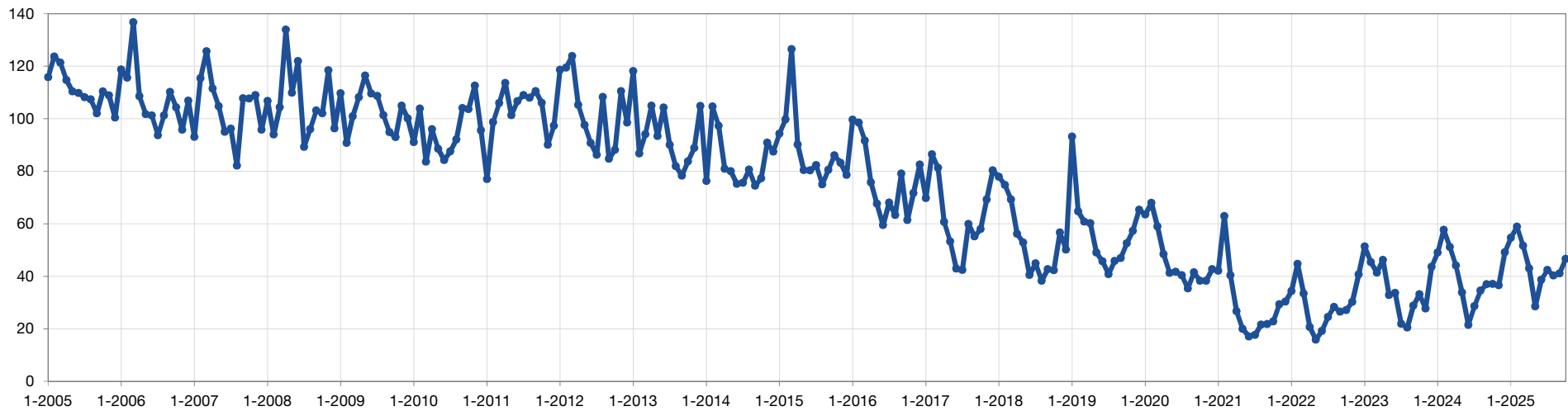


Year to Date



Days on Market		Prior Year	Percent Change
November 2024	37	28	+32.1%
December 2024	49	44	+11.4%
January 2025	55	49	+12.2%
February 2025	59	58	+1.7%
March 2025	52	51	+2.0%
April 2025	43	44	-2.3%
May 2025	29	34	-14.7%
June 2025	39	21	+85.7%
July 2025	42	29	+44.8%
August 2025	40	34	+17.6%
September 2025	41	37	+10.8%
October 2025	47	37	+27.0%
12-Month Avg	44	39	+12.8%

Historical Days on Market Until Sale by Month

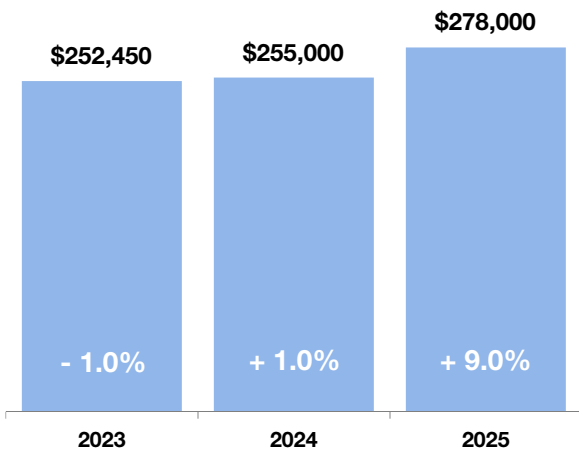


Median Sales Price

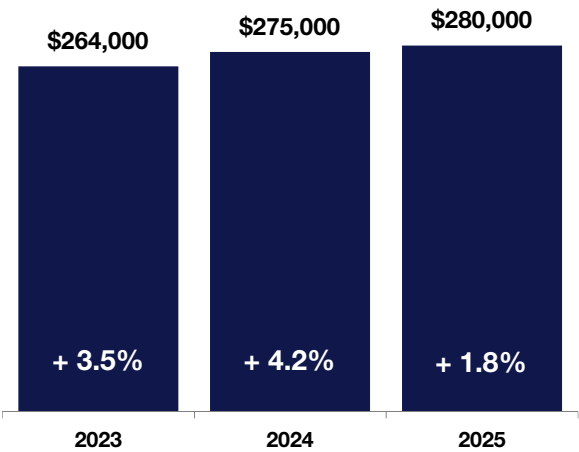
Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given month.



October



Year to Date



Median Sales Price	Prior Year	Percent Change
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	\$279,000	\$248,450 +12.3%
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%
August 2025	\$271,500	\$299,900 -9.5%
September 2025	\$280,000	\$308,000 -9.1%
October 2025	\$278,000	\$255,000 +9.0%
12-Month Avg	\$277,233	\$269,508 +2.9%

Historical Median Sales Price by Month

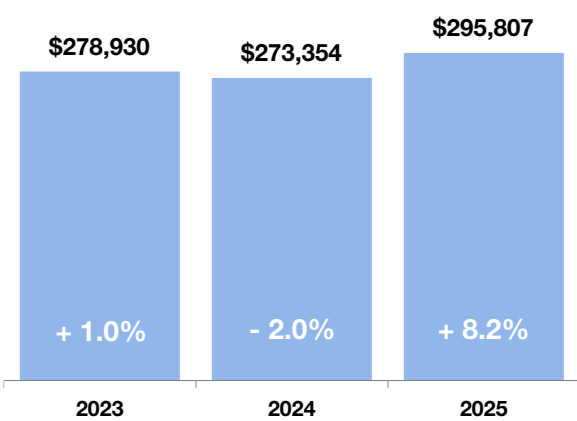


Average Sales Price

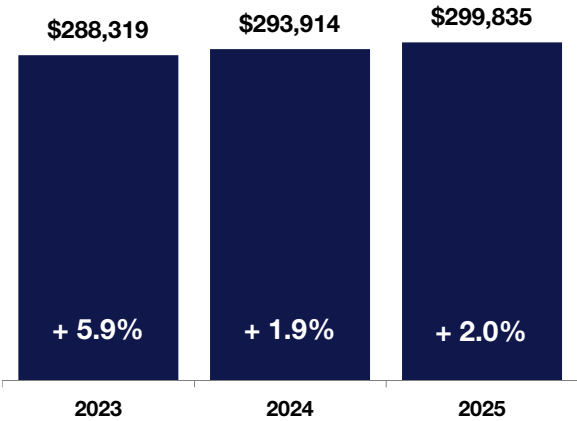
Average sales price for all closed sales, not accounting for seller concessions, in a given month.



October



Year to Date



Avg. Sales Price	Prior Year	Percent Change
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	\$295,108	\$269,238 +9.6%
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	\$314,813	\$304,002 +3.6%
August 2025	\$297,372	\$323,494 -8.1%
September 2025	\$295,751	\$309,554 -4.5%
October 2025	\$295,807	\$273,354 +8.2%
12-Month Avg	\$295,970	\$285,132 +3.8%

Historical Average Sales Price by Month

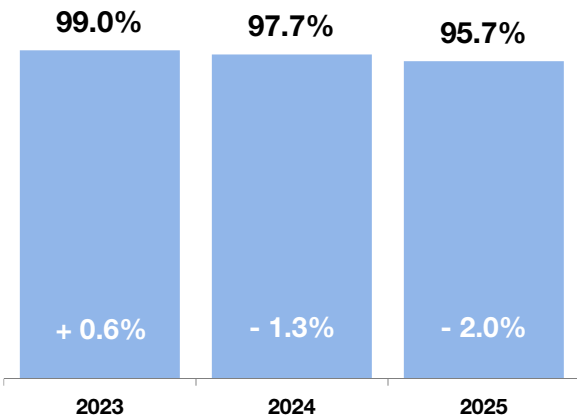


Percent of Original List Price Received

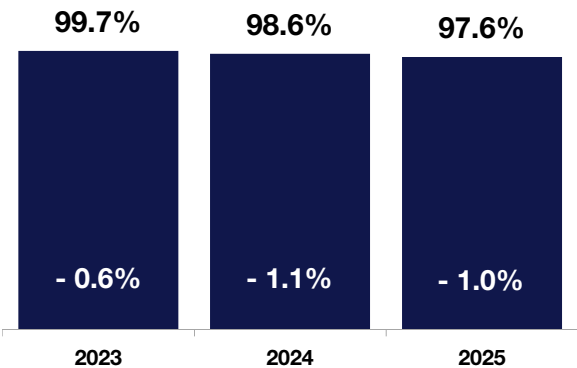


Percentage found when dividing a property's sales price by its original list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.

October

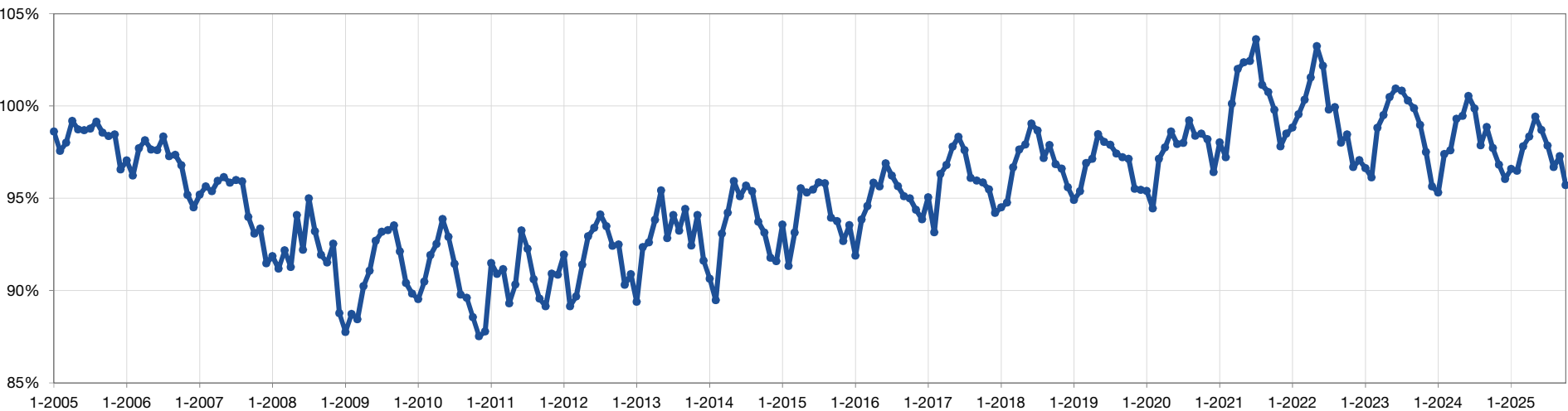


Year to Date



	Pct. of Orig. Price Received	Prior Year	Percent Change
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%
August 2025	96.7%	97.9%	-1.2%
September 2025	97.3%	98.9%	-1.6%
October 2025	95.7%	97.7%	-2.0%
12-Month Avg	97.3%	98.1%	-0.8%

Historical Percent of Original List Price Received by Month

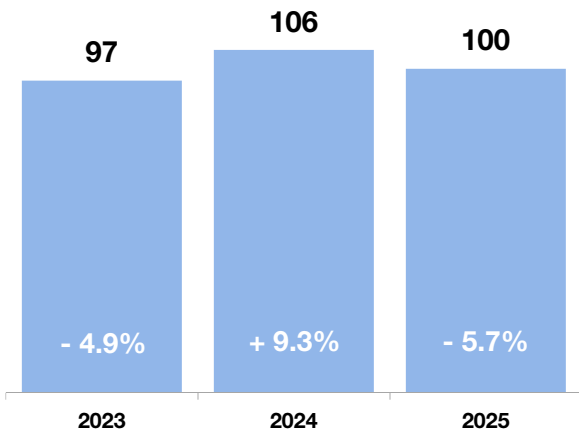


Housing Affordability Index

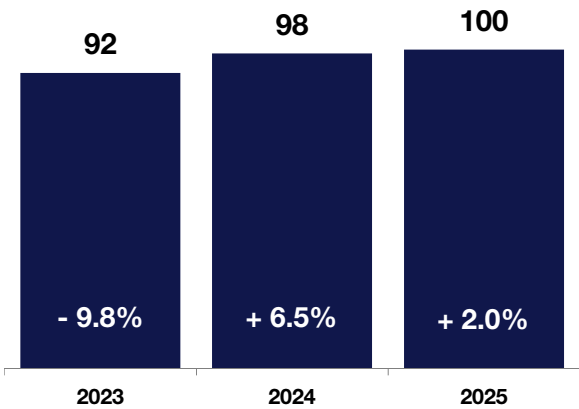


This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.

October

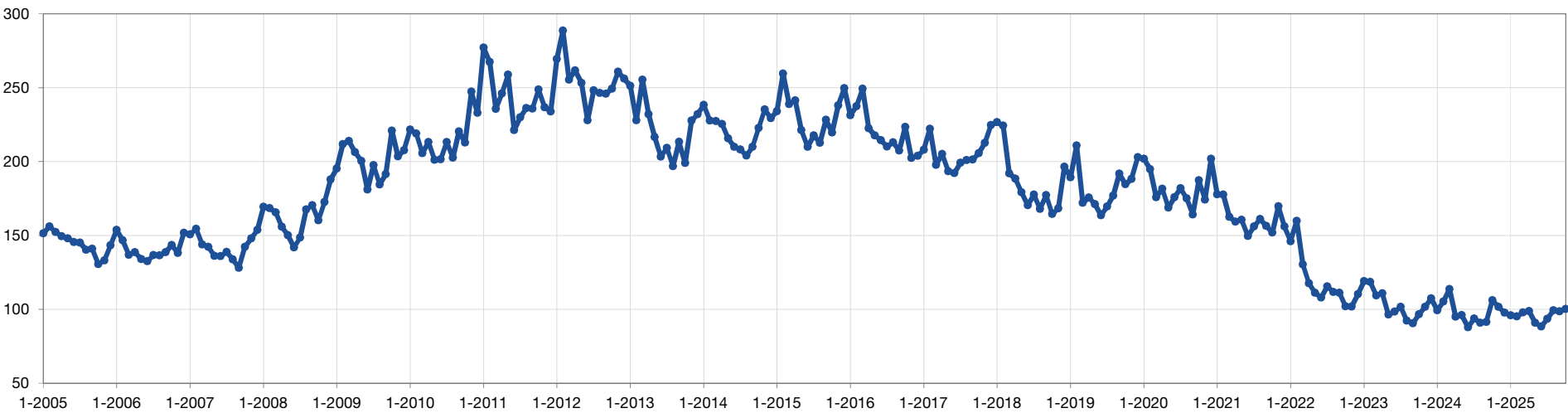


Year to Date



Affordability Index		Prior Year	Percent Change
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%
August 2025	99	91	+8.8%
September 2025	99	91	+8.8%
October 2025	100	106	-5.7%
12-Month Avg	96	99	-3.0%

Historical Housing Affordability Index by Month

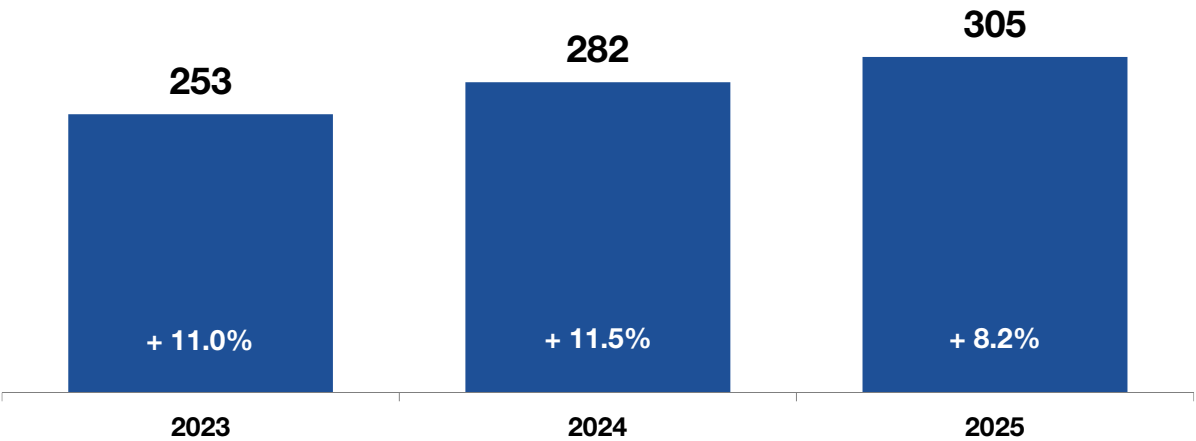


Inventory of Homes for Sale

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

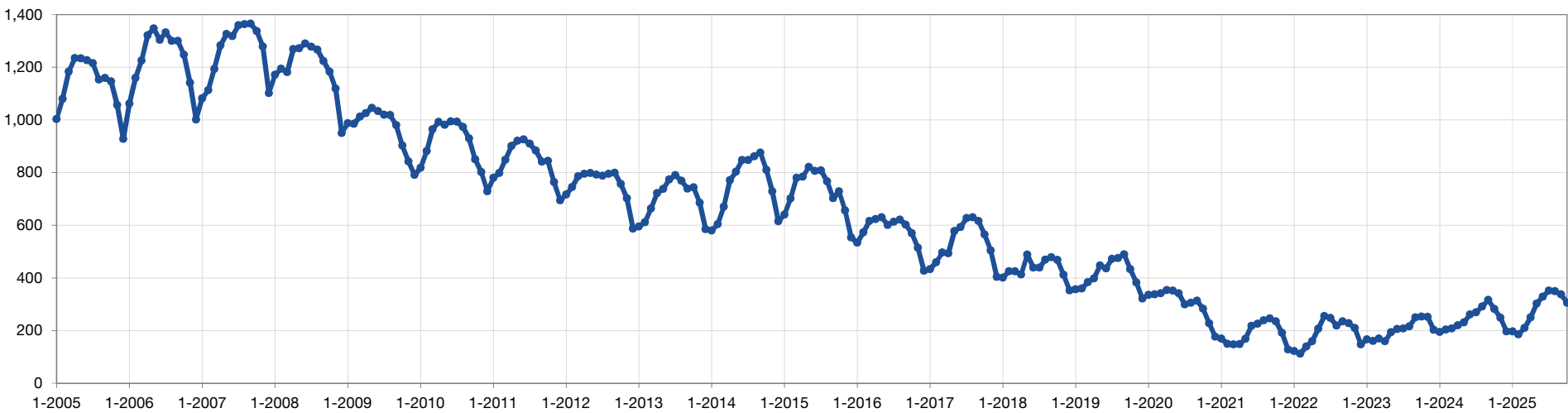


October



Homes for Sale		Prior Year	Percent Change
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	250	220	+13.6%
May 2025	302	231	+30.7%
June 2025	328	261	+25.7%
July 2025	351	269	+30.5%
August 2025	349	291	+19.9%
September 2025	337	316	+6.6%
October 2025	305	282	+8.2%
12-Month Avg	272	244	+11.5%

Historical Inventory of Homes for Sale by Month

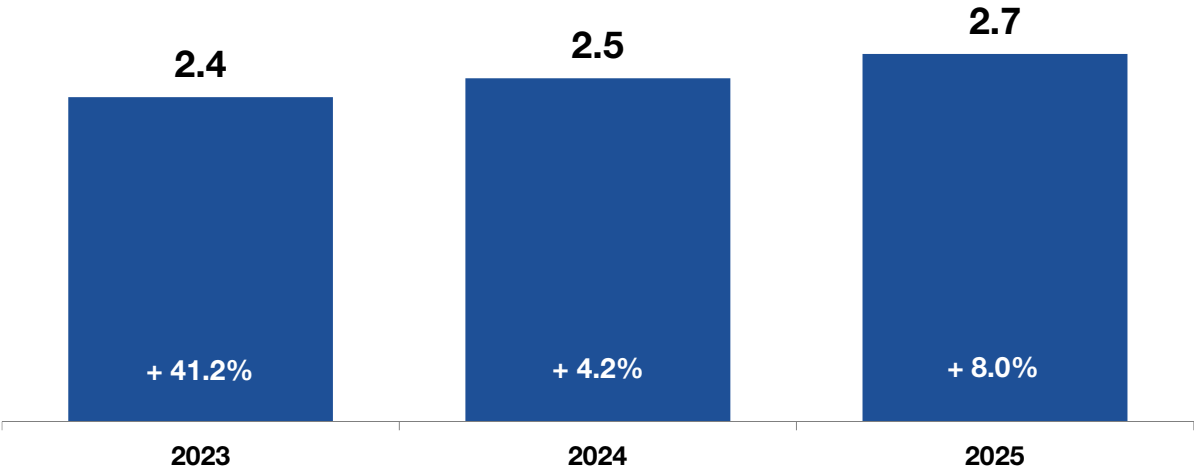


Months Supply of Inventory

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.



October



Months Supply		Prior Year	Percent Change
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	2.8	2.0	+40.0%
June 2025	3.0	2.4	+25.0%
July 2025	3.2	2.4	+33.3%
August 2025	3.2	2.6	+23.1%
September 2025	3.0	2.9	+3.4%
October 2025	2.7	2.5	+8.0%
12-Month Avg	2.4	2.2	+9.1%

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	+ / -	10-2024	10-2025	+ / -	10-2024	10-2025	+ / -
Albany	27	35	+29.6%	22	19	-13.6%	\$252,100	\$300,000	+19.0%	3	10	+233.3%	1.2	3.6	+212.0%
Avon	40	51	+27.5%	30	41	+36.7%	\$314,000	\$330,000	+5.1%	9	13	+44.4%	2.6	3.2	+20.0%
Clearwater	52	62	+19.2%	45	43	-4.4%	\$327,000	\$325,000	-0.6%	12	12	0.0%	2.9	2.4	-15.1%
Cold Spring	95	116	+22.1%	75	82	+9.3%	\$320,000	\$339,629	+6.1%	26	30	+15.4%	3.6	3.8	+5.7%
Eden Lake Twp	10	12	+20.0%	9	6	-33.3%	\$310,000	\$318,500	+2.7%	2	2	0.0%	1.6	1.1	-26.5%
Eden Valley	18	29	+61.1%	15	19	+26.7%	\$236,000	\$275,000	+16.5%	4	8	+100.0%	1.9	4.0	+112.5%
Fair Haven Twp	4	8	+100.0%	2	4	+100.0%	\$253,000	\$351,250	+38.8%	0	1	--	0.0	1.0	--
Foley	52	62	+19.2%	44	54	+22.7%	\$299,250	\$296,700	-0.9%	8	9	+12.5%	1.8	1.7	-2.6%
Freeport	10	18	+80.0%	9	9	0.0%	\$270,000	\$309,000	+14.4%	0	5	--	0.0	3.0	--
Holdingford	16	18	+12.5%	15	13	-13.3%	\$247,000	\$308,000	+24.7%	2	4	+100.0%	0.8	2.4	+215.0%
Kimball	41	47	+14.6%	28	28	0.0%	\$323,200	\$309,000	-4.4%	12	13	+8.3%	4.5	3.9	-13.3%
Maine Prairie Twp	1	3	+200.0%	0	3	--	\$0	\$355,000	--	1	0	-100.0%	0.0	0.0	--
Melrose	51	34	-33.3%	32	32	0.0%	\$256,000	\$231,597	-9.5%	11	11	0.0%	2.8	3.4	+19.2%
Paynesville	75	58	-22.7%	47	53	+12.8%	\$262,500	\$264,400	+0.7%	20	14	-30.0%	3.9	3.0	-23.5%
Rice	61	73	+19.7%	42	49	+16.7%	\$309,450	\$299,000	-3.4%	13	20	+53.8%	2.8	4.3	+52.8%
Richmond	70	72	+2.9%	50	53	+6.0%	\$347,500	\$349,000	+0.4%	19	12	-36.8%	4.1	2.4	-42.0%
Rockville	18	17	-5.6%	15	12	-20.0%	\$323,900	\$315,850	-2.5%	3	6	+100.0%	1.9	3.4	+82.9%
Sartell	268	287	+7.1%	191	184	-3.7%	\$334,900	\$330,000	-1.5%	57	64	+12.3%	3.0	3.6	+18.0%
Sauk Centre	97	83	-14.4%	71	60	-15.5%	\$272,000	\$270,000	-0.7%	15	16	+6.7%	2.0	2.6	+31.5%
Sauk Rapids	191	185	-3.1%	147	127	-13.6%	\$289,900	\$285,900	-1.4%	25	35	+40.0%	1.7	2.8	+66.5%
Saint Cloud	852	956	+12.2%	660	687	+4.1%	\$250,000	\$254,000	+1.6%	168	173	+3.0%	2.6	2.5	-3.7%
Saint Joseph	83	95	+14.5%	74	70	-5.4%	\$283,500	\$295,500	+4.2%	14	21	+50.0%	2.0	3.1	+59.3%
Saint Augusta	62	45	-27.4%	37	32	-13.5%	\$335,000	\$352,450	+5.2%	17	16	-5.9%	4.6	5.1	+10.8%
Waite Park	91	78	-14.3%	67	66	-1.5%	\$235,000	\$246,500	+4.9%	18	12	-33.3%	2.9	1.8	-35.9%
Wakefield Twp	7	7	0.0%	1	6	+500.0%	\$700,000	\$490,000	-30.0%	3	1	-66.7%	3.0	0.8	-72.2%