

Monthly Indicators

December 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

+ 9.7% **+ 0.9%** **+ 28.1%**

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.



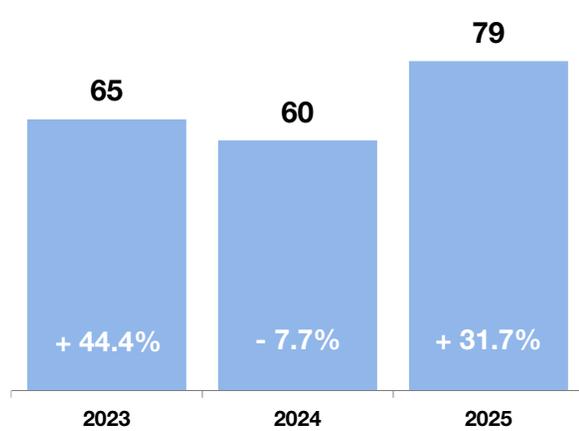
Key Metrics	Historical Sparkbars	12-2024	12-2025	Percent Change	YTD 2024	YTD 2025	Percent Change
New Listings		60	79	+ 31.7%	1,635	1,789	+ 9.4%
Pending Sales		80	71	- 11.3%	1,354	1,349	- 0.4%
Closed Sales		103	113	+ 9.7%	1,361	1,354	- 0.5%
Days on Market		49	44	- 10.2%	38	43	+ 13.2%
Median Sales Price		\$269,900	\$272,250	+ 0.9%	\$275,000	\$280,000	+ 1.8%
Avg. Sales Price		\$274,623	\$293,306	+ 6.8%	\$291,454	\$302,007	+ 3.6%
Pct. of Orig. Price Received		96.0%	96.8%	+ 0.8%	98.3%	97.5%	- 0.8%
Affordability Index		98	102	+ 4.1%	96	100	+ 4.2%
Homes for Sale		196	251	+ 28.1%	--	--	--
Months Supply		1.7	2.2	+ 29.4%	--	--	--

New Listings

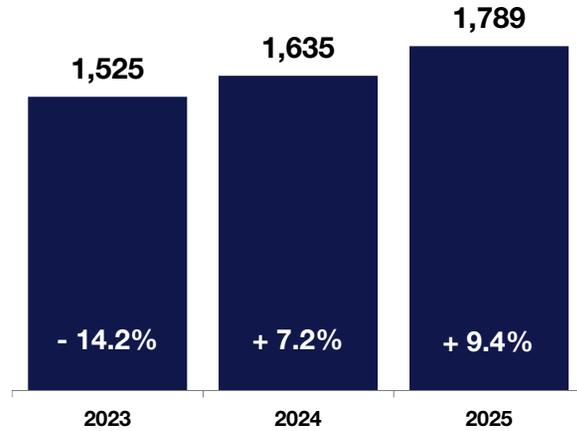
A count of the properties that have been newly listed on the market in a given month.



December

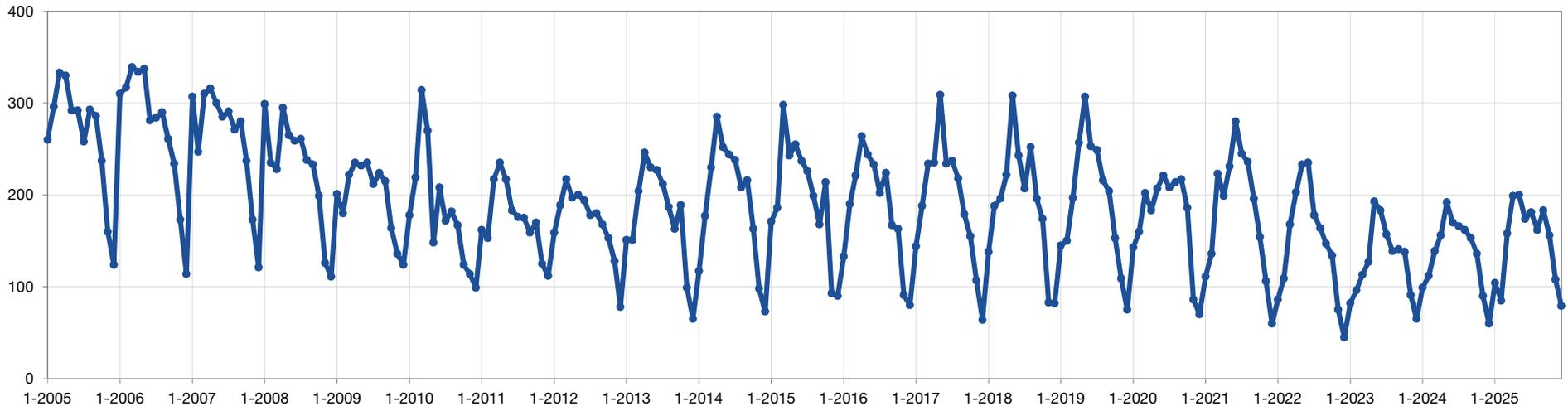


Year to Date



New Listings	Prior Year	Percent Change
January 2025	99	+5.1%
February 2025	112	-24.1%
March 2025	139	+13.7%
April 2025	156	+27.6%
May 2025	192	+4.2%
June 2025	170	+2.4%
July 2025	166	+9.0%
August 2025	162	0.0%
September 2025	153	+19.6%
October 2025	136	+14.7%
November 2025	90	+20.0%
December 2025	60	+31.7%
12-Month Avg	149	+9.6%

Historical New Listings by Month

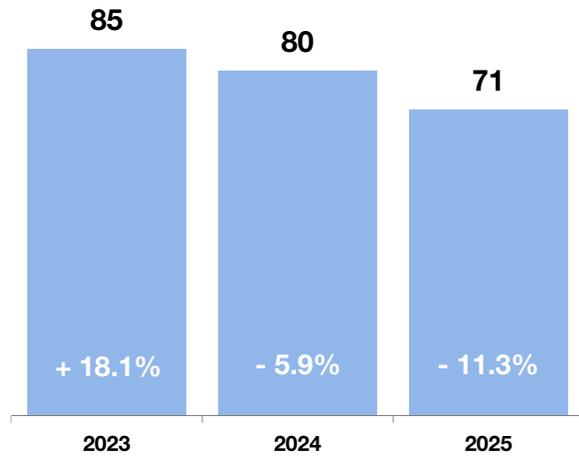


Pending Sales

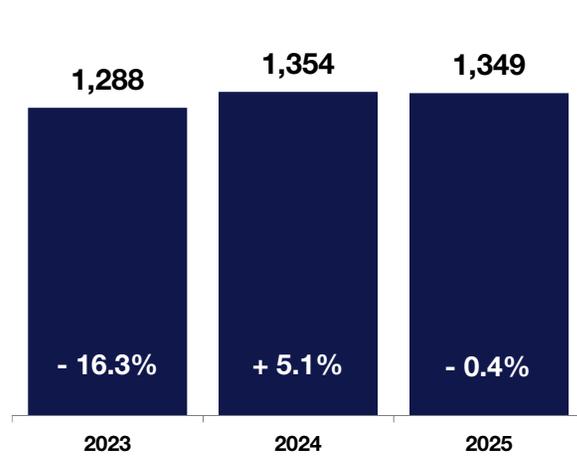
A count of the properties on which offers have been accepted in a given month.



December

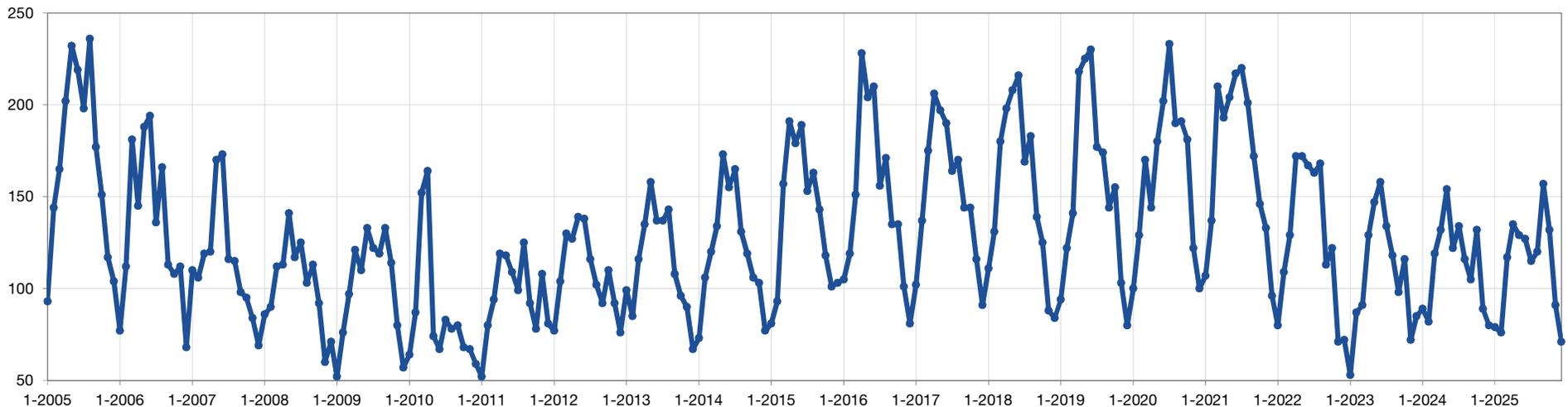


Year to Date



	Pending Sales	Prior Year	Percent Change
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	120	116	+3.4%
September 2025	157	105	+49.5%
October 2025	132	132	0.0%
November 2025	91	89	+2.2%
December 2025	71	80	-11.3%
12-Month Avg	112	113	-0.9%

Historical Pending Sales by Month

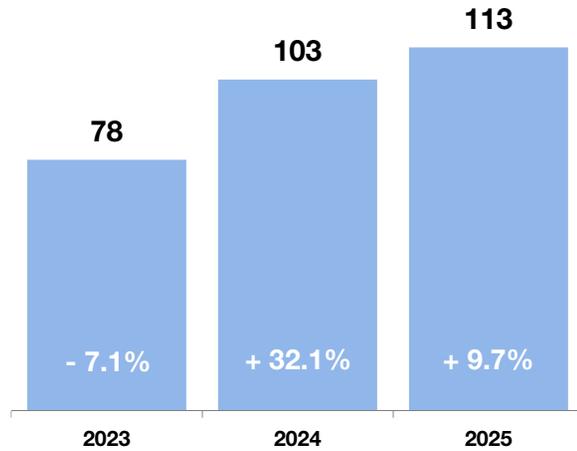


Closed Sales

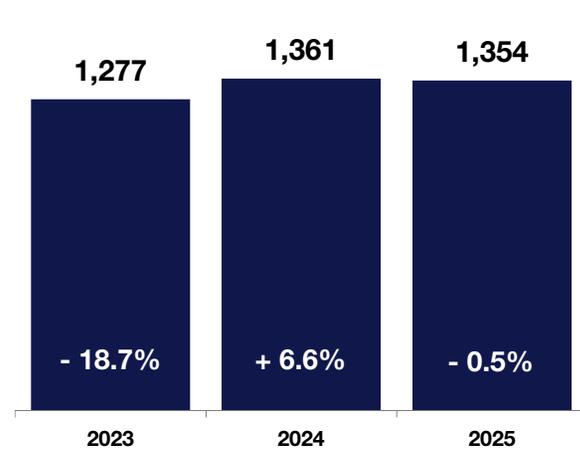
A count of the actual sales that closed in a given month.



December

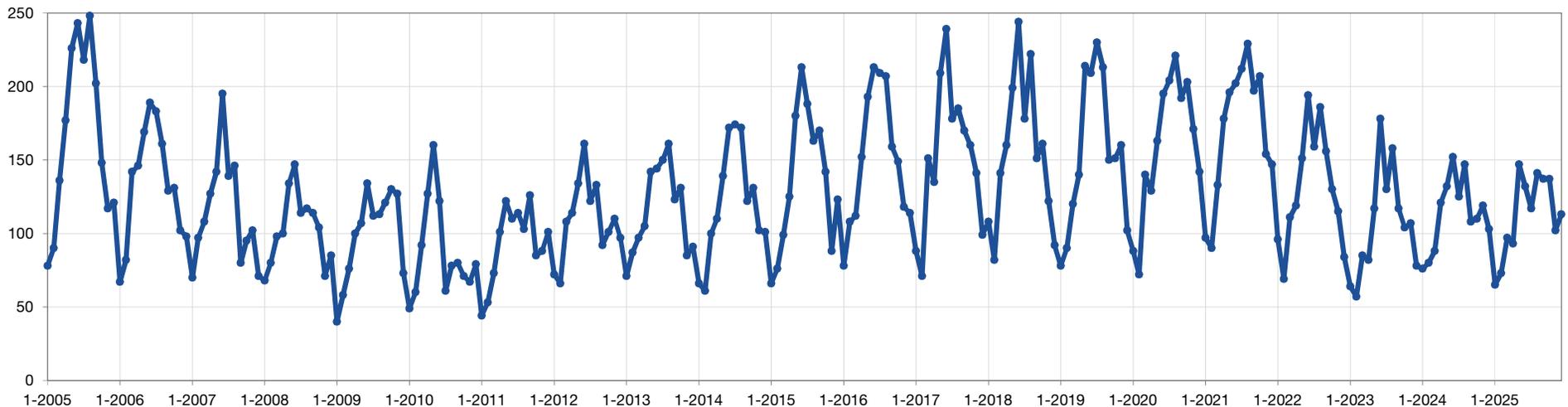


Year to Date



	Closed Sales	Prior Year	Percent Change
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	137	108	+26.9%
October 2025	137	110	+24.5%
November 2025	102	119	-14.3%
December 2025	113	103	+9.7%
12-Month Avg	113	113	0.0%

Historical Closed Sales by Month

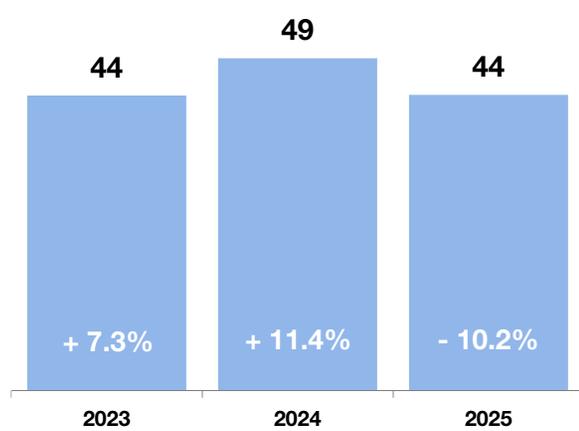


Days on Market Until Sale

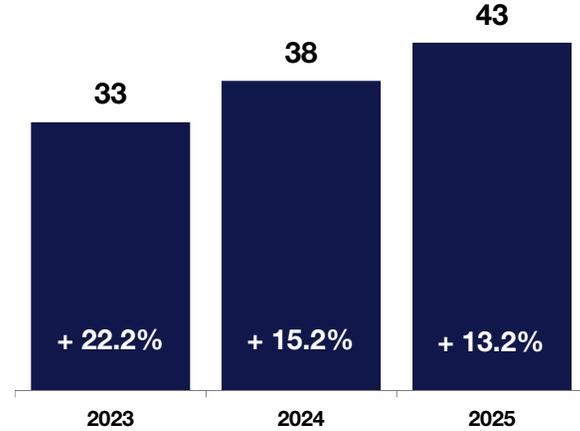
Average number of days between when a property is listed and when an offer is accepted in a given month.



December

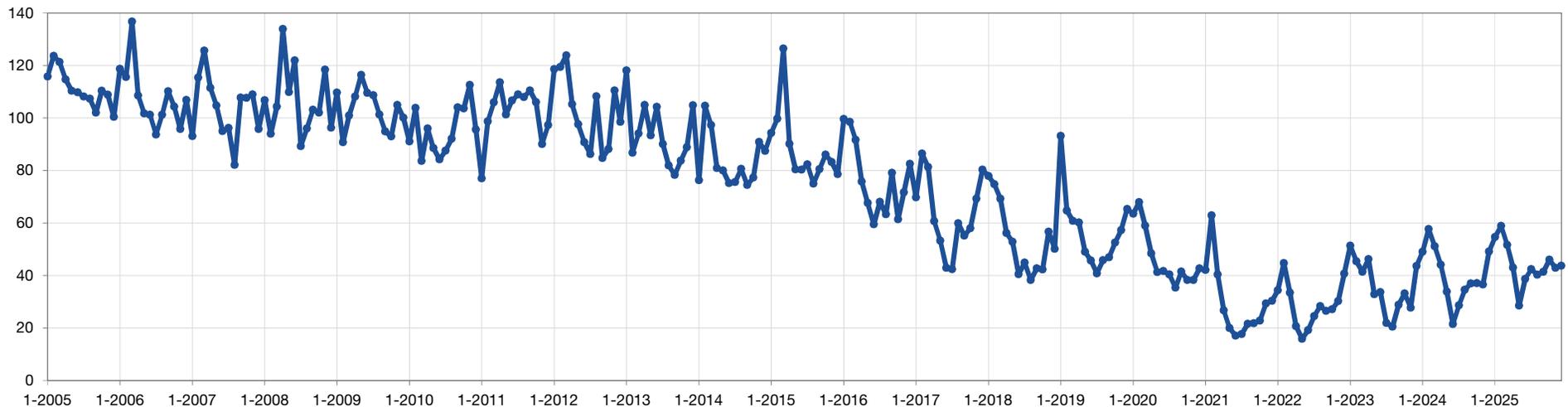


Year to Date



Days on Market	Prior Year	Percent Change
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%
August 2025	34	+17.6%
September 2025	37	+10.8%
October 2025	37	+24.3%
November 2025	37	+16.2%
December 2025	49	-10.2%
12-Month Avg	40	+10.0%

Historical Days on Market Until Sale by Month

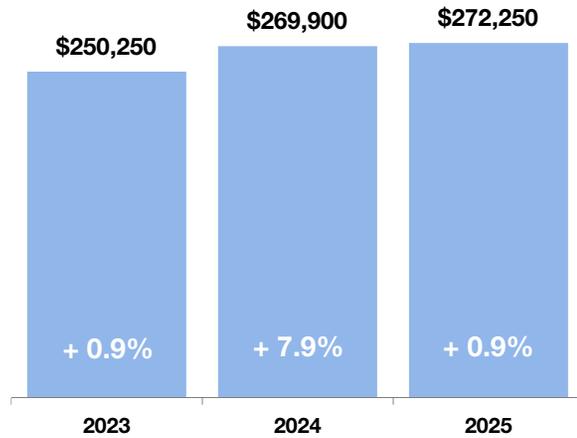


Median Sales Price

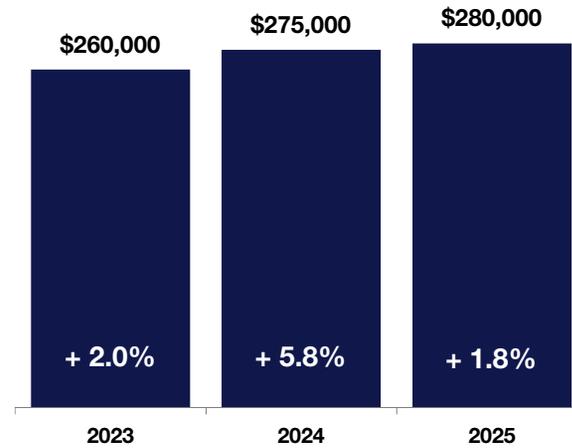
Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given month.



December



Year to Date



	Median Sales Price	Prior Year	Percent Change
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	\$275,000	\$255,000	+7.8%
November 2025	\$297,725	\$260,000	+14.5%
December 2025	\$272,250	\$269,900	+0.9%
12-Month Avg	\$280,323	\$271,979	+3.1%

Historical Median Sales Price by Month

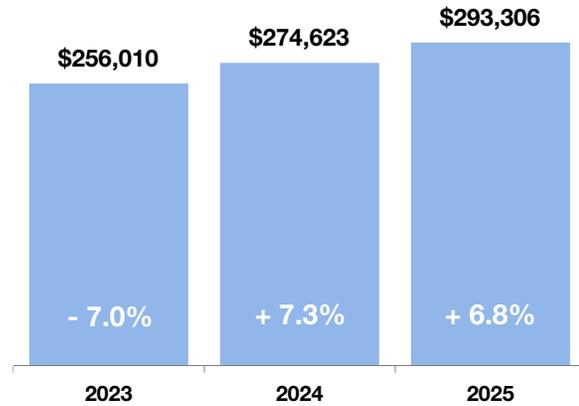


Average Sales Price

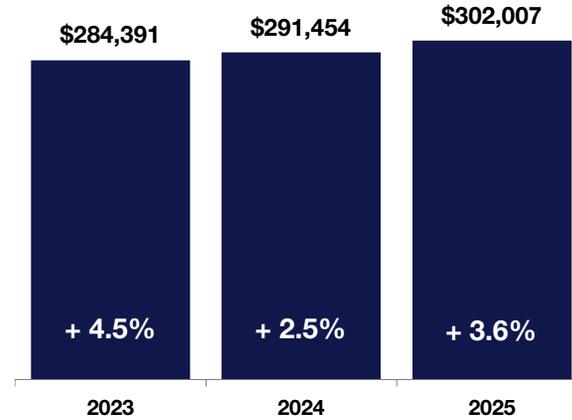
Average sales price for all closed sales, not accounting for seller concessions, in a given month.



December

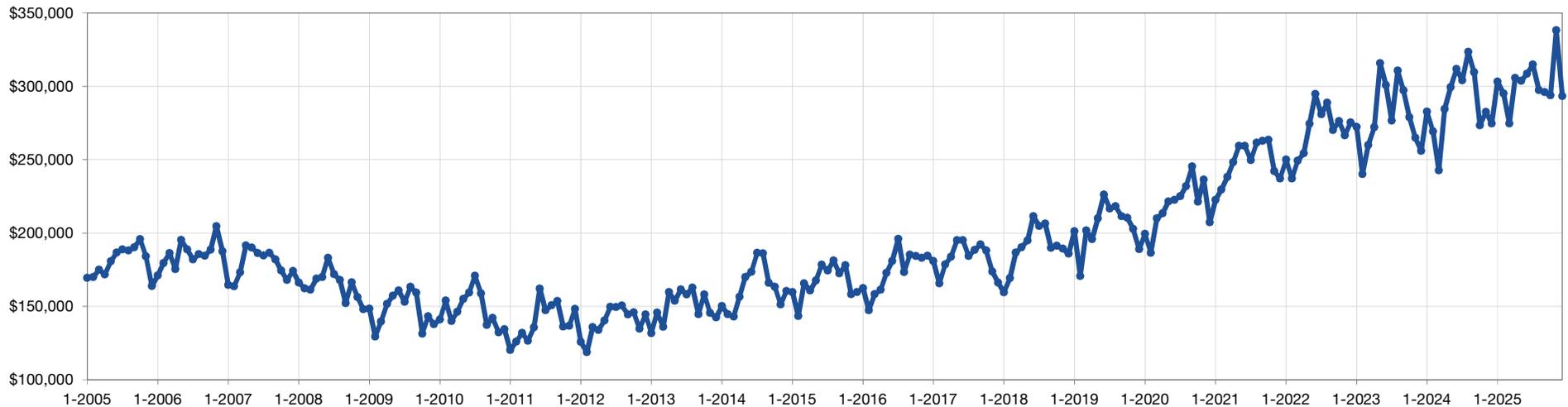


Year to Date



	Avg. Sales Price	Prior Year	Percent Change
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	\$296,036	\$309,554	-4.4%
October 2025	\$293,838	\$273,354	+7.5%
November 2025	\$338,154	\$282,494	+19.7%
December 2025	\$293,306	\$274,623	+6.8%
12-Month Avg	\$302,025	\$288,142	+4.8%

Historical Average Sales Price by Month

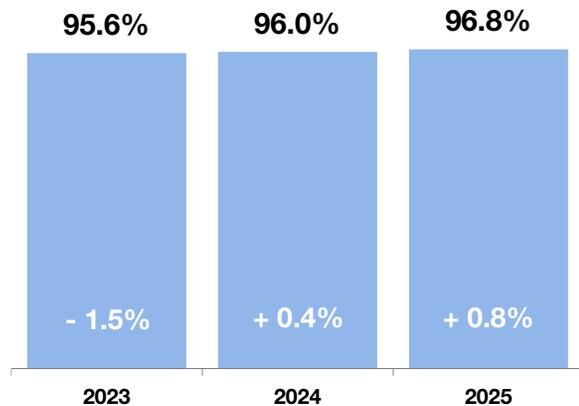


Percent of Original List Price Received

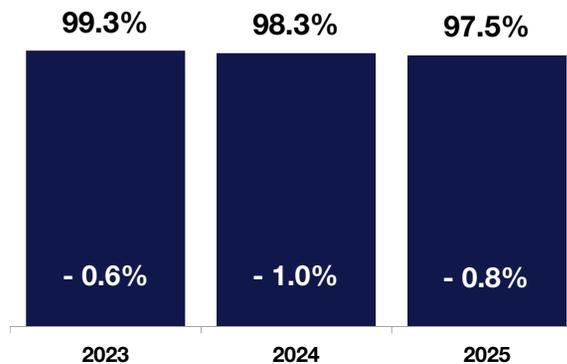


Percentage found when dividing a property's sales price by its original list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.

December

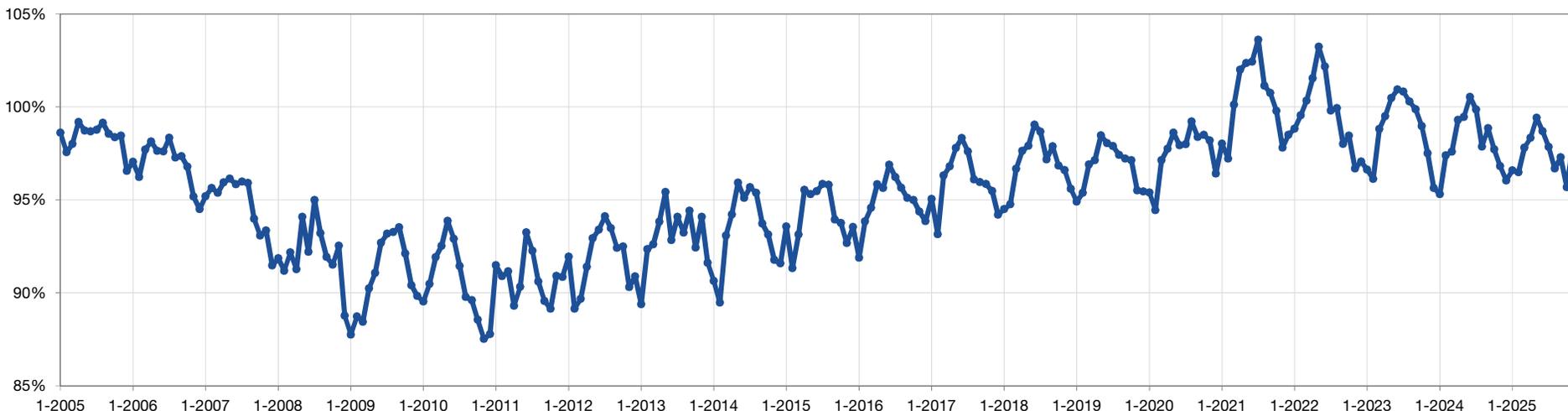


Year to Date



	Pct. of Orig. Price Received	Prior Year	Percent Change
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%
November 2025	98.0%	96.8%	+1.2%
December 2025	96.8%	96.0%	+0.8%
12-Month Avg	97.5%	98.1%	-0.6%

Historical Percent of Original List Price Received by Month

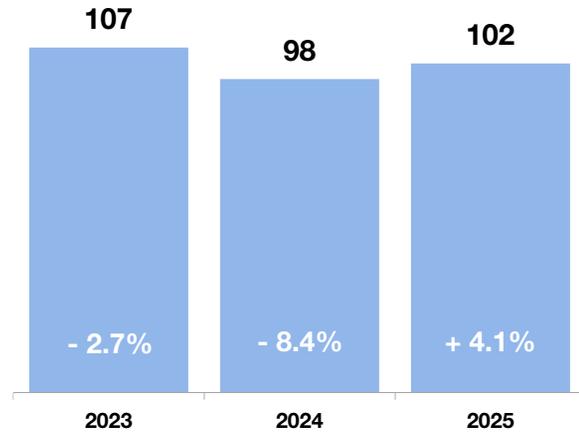


Housing Affordability Index

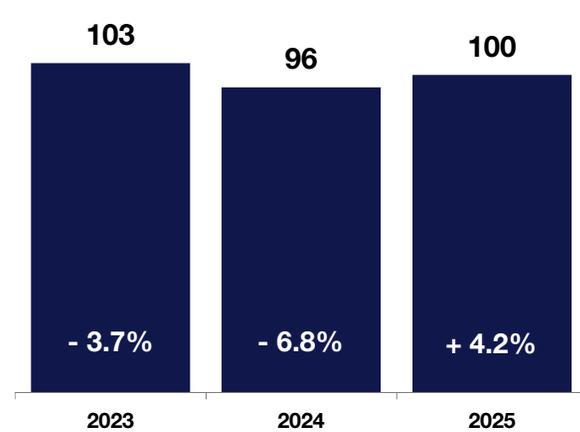


This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.

December

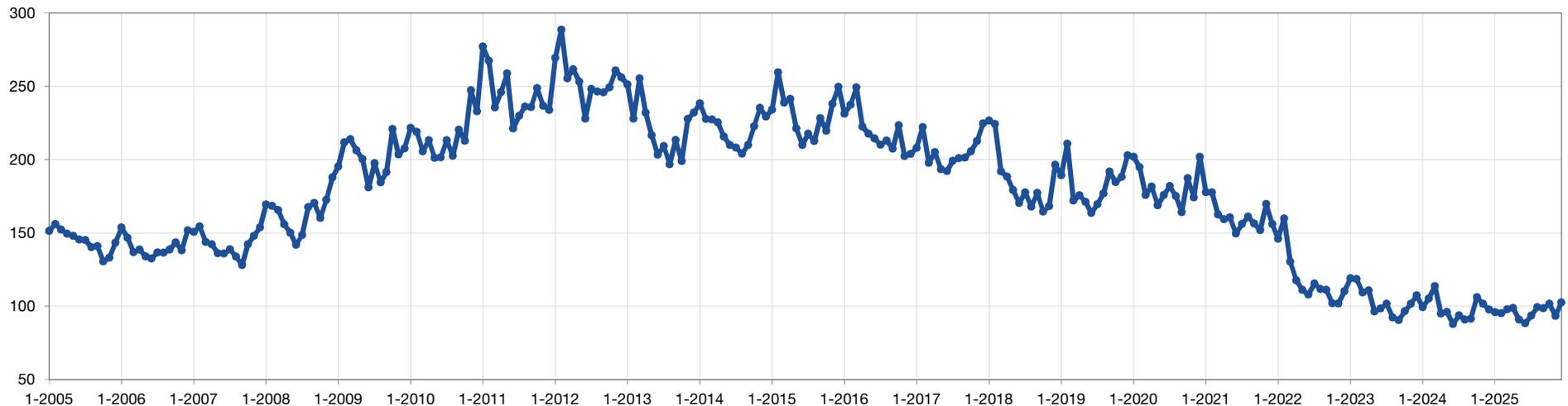


Year to Date



	Affordability Index	Prior Year	Percent Change
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	102	106	-3.8%
November 2025	93	102	-8.8%
December 2025	102	98	+4.1%
12-Month Avg	96	98	-2.0%

Historical Housing Affordability Index by Month

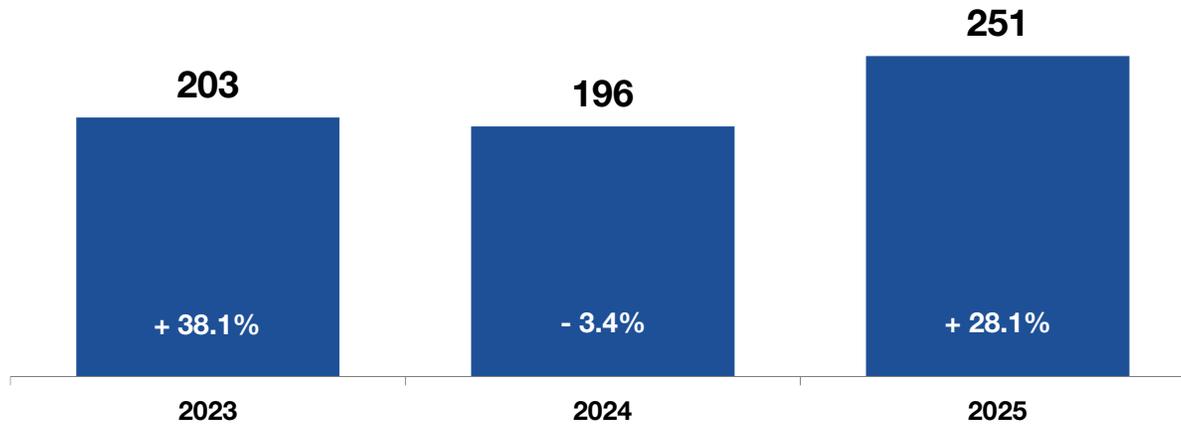


Inventory of Homes for Sale

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

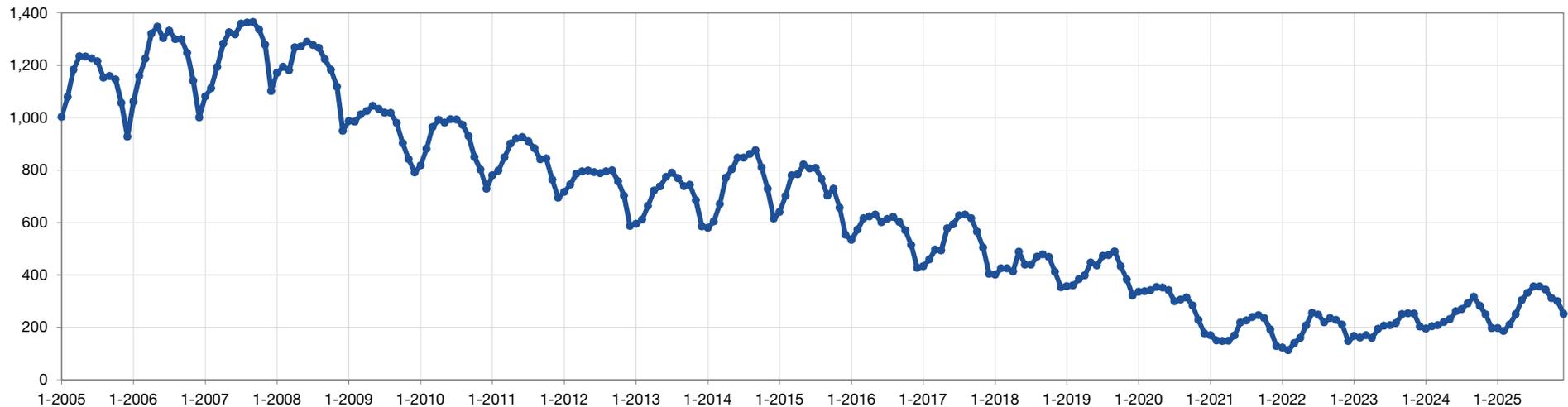


December



Homes for Sale		Prior Year	Percent Change
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	303	231	+31.2%
June 2025	331	261	+26.8%
July 2025	355	269	+32.0%
August 2025	355	291	+22.0%
September 2025	343	316	+8.5%
October 2025	311	282	+10.3%
November 2025	299	249	+20.1%
December 2025	251	196	+28.1%
12-Month Avg	282	243	+16.0%

Historical Inventory of Homes for Sale by Month

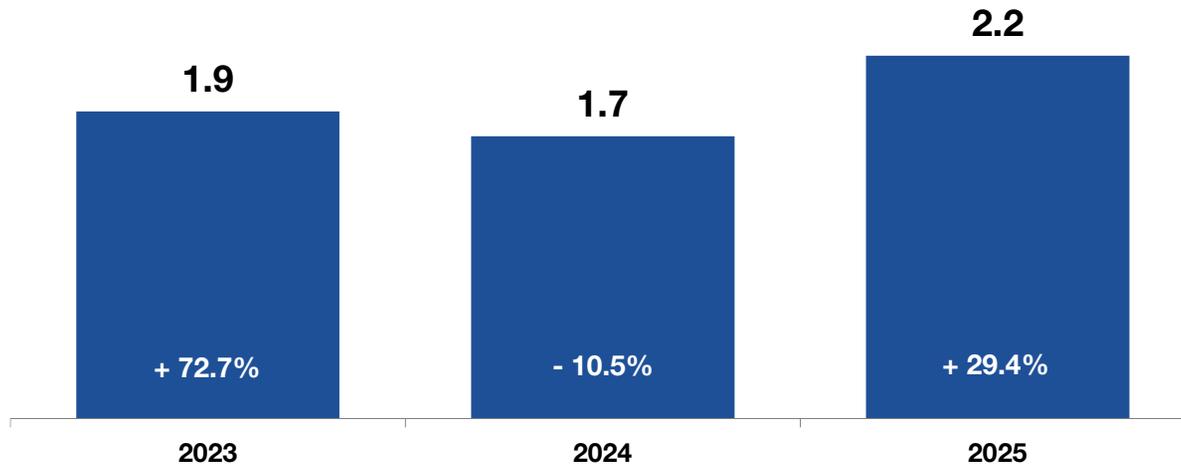


Months Supply of Inventory

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.



December



Months Supply	Prior Year	Percent Change	
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	3.3	2.4	+37.5%
August 2025	3.3	2.6	+26.9%
September 2025	3.0	2.9	+3.4%
October 2025	2.8	2.5	+12.0%
November 2025	2.6	2.2	+18.2%
December 2025	2.2	1.7	+29.4%
12-Month Avg	2.5	2.2	+13.6%

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	+ / -	12-2024	12-2025	+ / -	12-2024	12-2025	+ / -
Albany	31	37	+19.4%	26	27	+3.8%	\$269,950	\$292,500	+8.4%	6	7	+16.7%	2.0	2.7	+32.8%
Avon	44	55	+25.0%	35	46	+31.4%	\$313,000	\$327,875	+4.8%	8	9	+12.5%	2.4	2.1	-11.4%
Clearwater	58	63	+8.6%	51	51	0.0%	\$325,000	\$325,000	0.0%	12	3	-75.0%	3.0	0.7	-77.4%
Cold Spring	104	123	+18.3%	88	92	+4.5%	\$321,250	\$335,879	+4.6%	17	22	+29.4%	2.3	2.9	+29.4%
Eden Lake Twp	10	13	+30.0%	10	7	-30.0%	\$310,000	\$312,000	+0.6%	1	2	+100.0%	0.8	1.1	+46.9%
Eden Valley	21	31	+47.6%	18	22	+22.2%	\$240,500	\$255,000	+6.0%	1	6	+500.0%	0.5	3.0	+566.7%
Fair Haven Twp	4	8	+100.0%	4	5	+25.0%	\$548,000	\$432,500	-21.1%	0	1	--	0.0	1.0	--
Foley	64	67	+4.7%	51	60	+17.6%	\$285,000	\$298,700	+4.8%	8	9	+12.5%	1.7	1.9	+6.7%
Freeport	11	19	+72.7%	11	12	+9.1%	\$270,000	\$305,500	+13.1%	1	3	+200.0%	0.4	1.8	+337.5%
Holdingford	18	19	+5.6%	18	14	-22.2%	\$243,500	\$309,000	+26.9%	2	3	+50.0%	0.9	1.9	+117.0%
Kimball	49	50	+2.0%	35	39	+11.4%	\$305,000	\$304,500	-0.2%	8	4	-50.0%	2.7	1.2	-55.1%
Maine Prairie Twp	1	3	+200.0%	0	3	--	\$0	\$355,000	--	0	0	--	0.0	0.0	--
Melrose	59	36	-39.0%	39	35	-10.3%	\$247,000	\$235,000	-4.9%	12	7	-41.7%	2.8	2.3	-15.7%
Paynesville	82	69	-15.9%	52	56	+7.7%	\$263,700	\$262,200	-0.6%	17	15	-11.8%	3.4	3.3	-2.0%
Rice	65	77	+18.5%	51	59	+15.7%	\$309,000	\$299,900	-2.9%	10	13	+30.0%	2.2	2.5	+14.4%
Richmond	73	75	+2.7%	54	61	+13.0%	\$342,000	\$324,900	-5.0%	9	6	-33.3%	1.9	1.1	-41.0%
Rockville	20	18	-10.0%	16	15	-6.3%	\$326,700	\$332,000	+1.6%	1	5	+400.0%	0.6	2.9	+341.6%
Sartell	286	309	+8.0%	222	217	-2.3%	\$325,000	\$330,000	+1.5%	39	47	+20.5%	2.1	2.6	+22.7%
Sauk Centre	105	95	-9.5%	88	68	-22.7%	\$275,000	\$274,900	-0.0%	8	17	+112.5%	1.1	2.9	+163.4%
Sauk Rapids	206	201	-2.4%	176	155	-11.9%	\$289,950	\$290,000	+0.0%	13	18	+38.5%	0.9	1.4	+53.6%
Saint Cloud	953	1,079	+13.2%	796	828	+4.0%	\$247,000	\$254,050	+2.9%	118	148	+25.4%	1.8	2.2	+21.5%
Saint Joseph	88	112	+27.3%	85	81	-4.7%	\$282,000	\$292,000	+3.5%	13	25	+92.3%	2.0	3.6	+83.0%
Saint Augusta	69	53	-23.2%	43	44	+2.3%	\$332,000	\$336,430	+1.3%	14	14	0.0%	3.4	4.0	+16.9%
Waite Park	102	88	-13.7%	82	73	-11.0%	\$237,500	\$250,000	+5.3%	13	13	0.0%	1.8	2.2	+19.7%
Wakefield Twp	8	7	-12.5%	2	7	+250.0%	\$539,500	\$480,000	-11.0%	3	0	-100.0%	3.0	0.0	-100.0%