



Monthly Indicators

January 2026

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

- 6.2% **+ 9.0%** **+ 27.0%**

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.



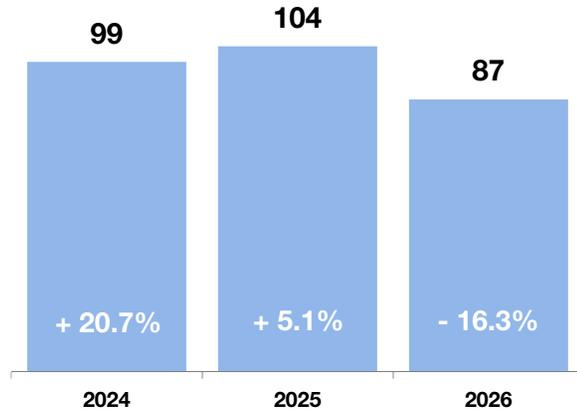
Key Metrics	Historical Sparkbars	1-2025	1-2026	Percent Change	YTD 2025	YTD 2026	Percent Change
New Listings		104	87	- 16.3%	104	87	- 16.3%
Pending Sales		79	68	- 13.9%	79	68	- 13.9%
Closed Sales		65	61	- 6.2%	65	61	- 6.2%
Days on Market		55	61	+ 10.9%	55	61	+ 10.9%
Median Sales Price		\$272,500	\$297,000	+ 9.0%	\$272,500	\$297,000	+ 9.0%
Avg. Sales Price		\$303,163	\$325,064	+ 7.2%	\$303,163	\$325,064	+ 7.2%
Pct. of Orig. Price Received		96.6%	95.9%	- 0.7%	96.6%	95.9%	- 0.7%
Affordability Index		96	95	- 1.0%	96	95	- 1.0%
Homes for Sale		196	249	+ 27.0%	--	--	--
Months Supply		1.8	2.2	+ 22.2%	--	--	--

New Listings

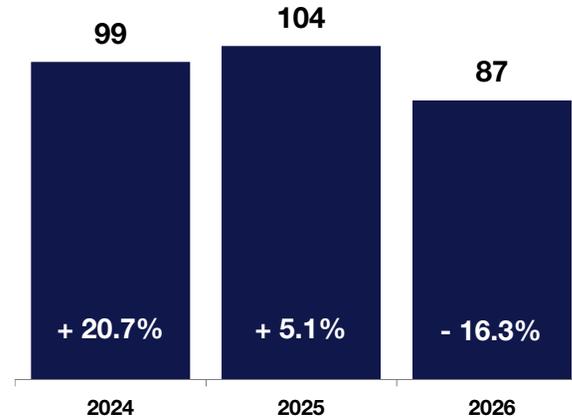
A count of the properties that have been newly listed on the market in a given month.



January

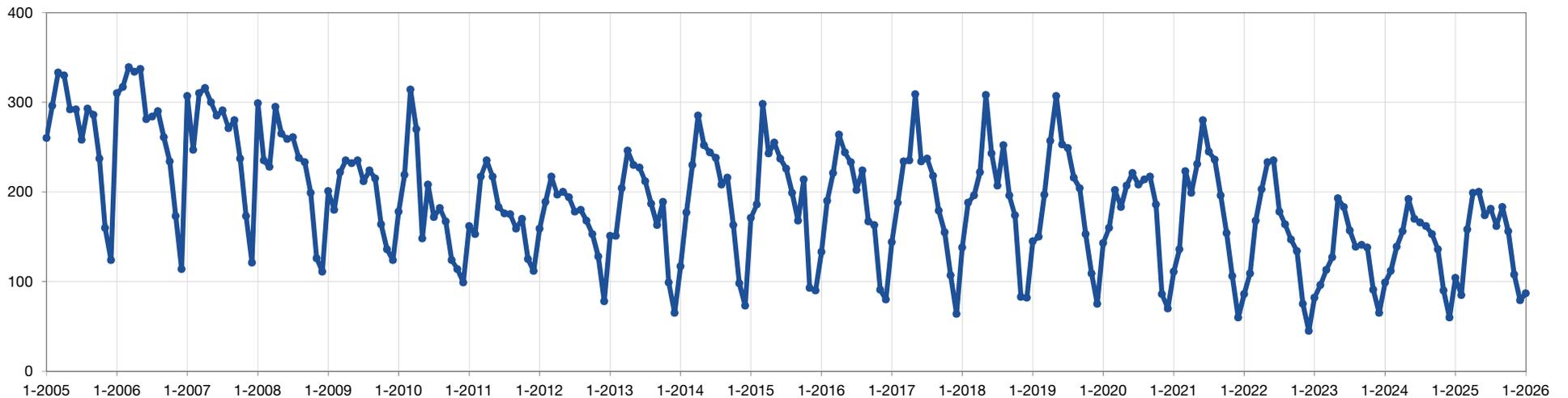


Year to Date



	New Listings	Prior Year	Percent Change
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	183	153	+19.6%
October 2025	156	136	+14.7%
November 2025	108	90	+20.0%
December 2025	79	60	+31.7%
January 2026	87	104	-16.3%
12-Month Avg	148	137	+8.0%

Historical New Listings by Month

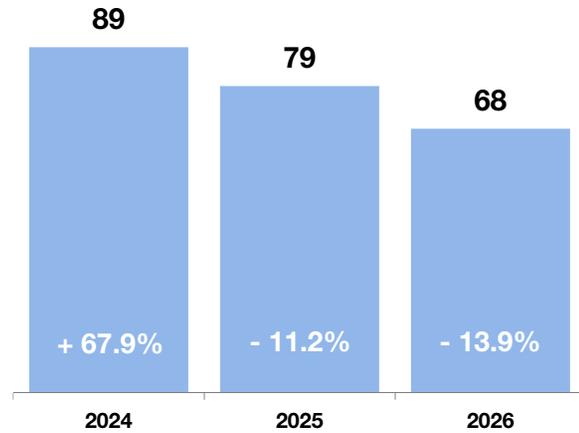


Pending Sales

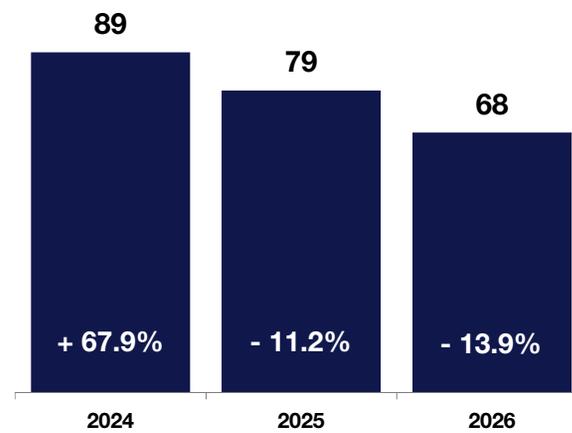
A count of the properties on which offers have been accepted in a given month.



January

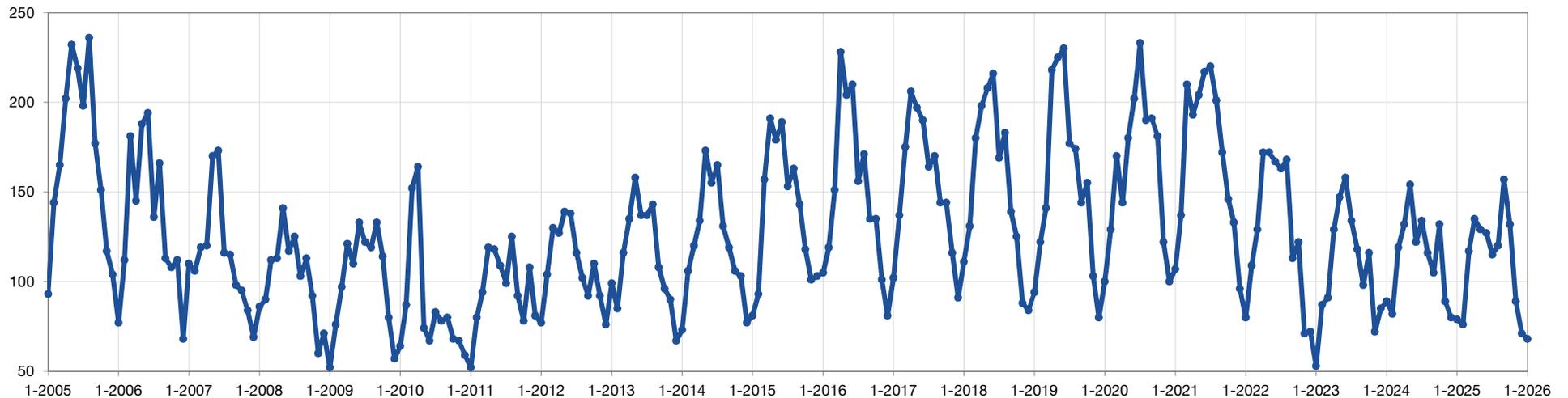


Year to Date



Pending Sales	Prior Year	Percent Change	
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	89	89	0.0%
December 2025	71	80	-11.3%
January 2026	68	79	-13.9%
12-Month Avg	111	112	-0.9%

Historical Pending Sales by Month

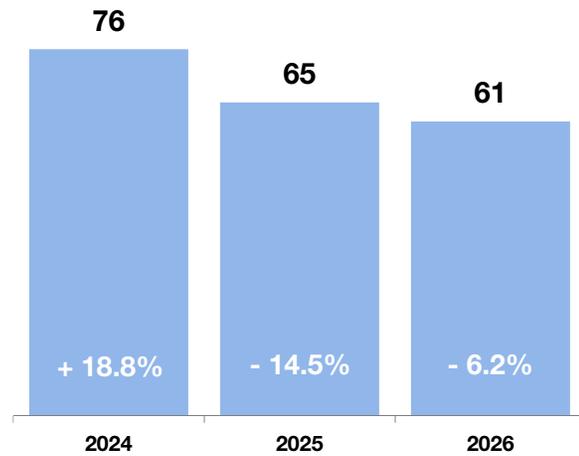


Closed Sales

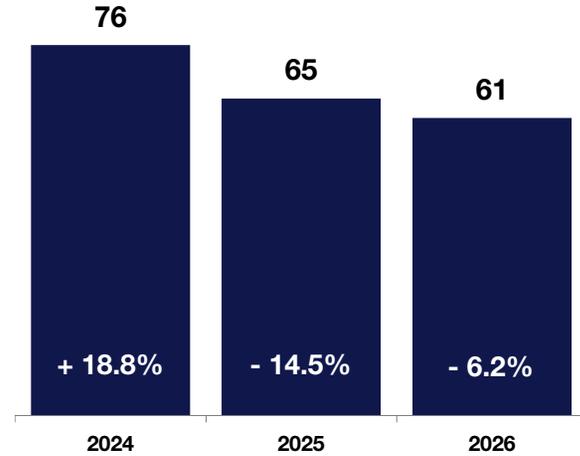
A count of the actual sales that closed in a given month.



January

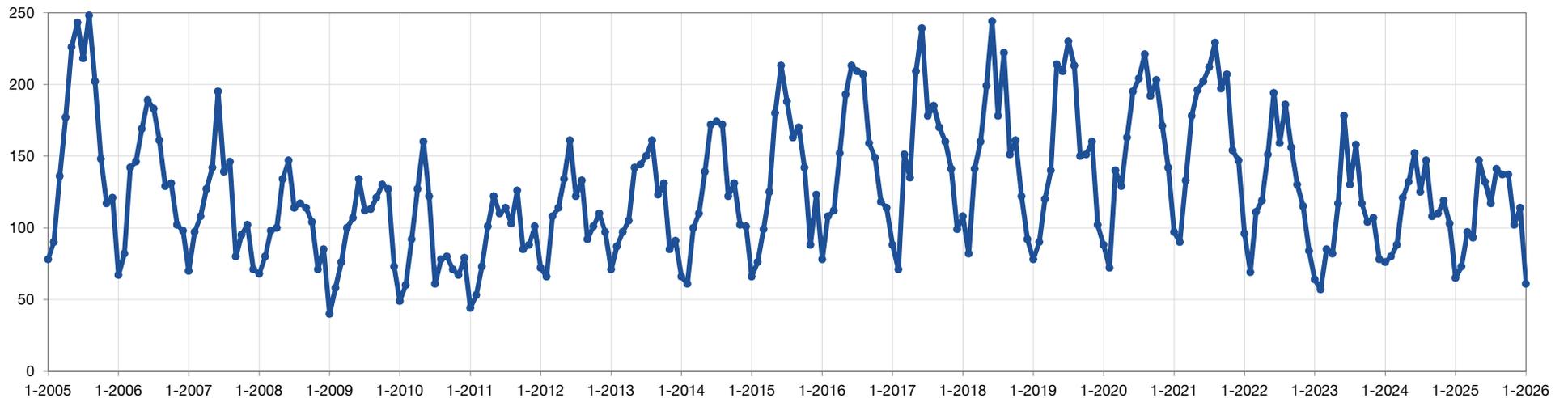


Year to Date



	Closed Sales	Prior Year	Percent Change
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	114	103	+10.7%
January 2026	61	65	-6.2%
12-Month Avg	113	113	0.0%

Historical Closed Sales by Month

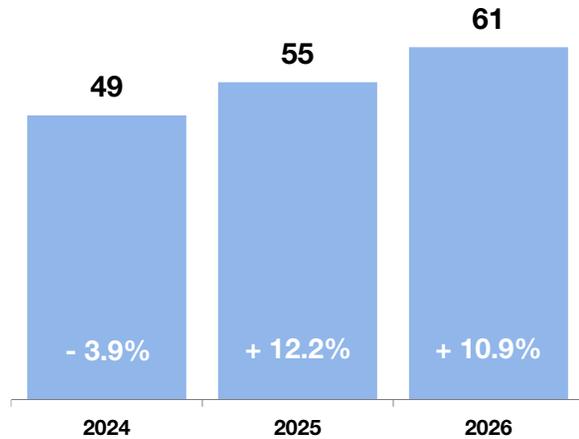


Days on Market Until Sale

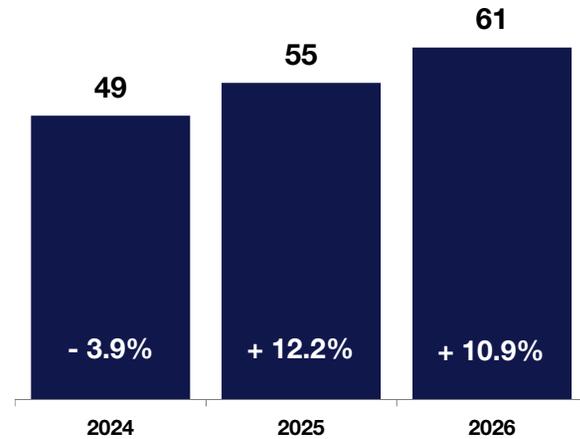
Average number of days between when a property is listed and when an offer is accepted in a given month.



January

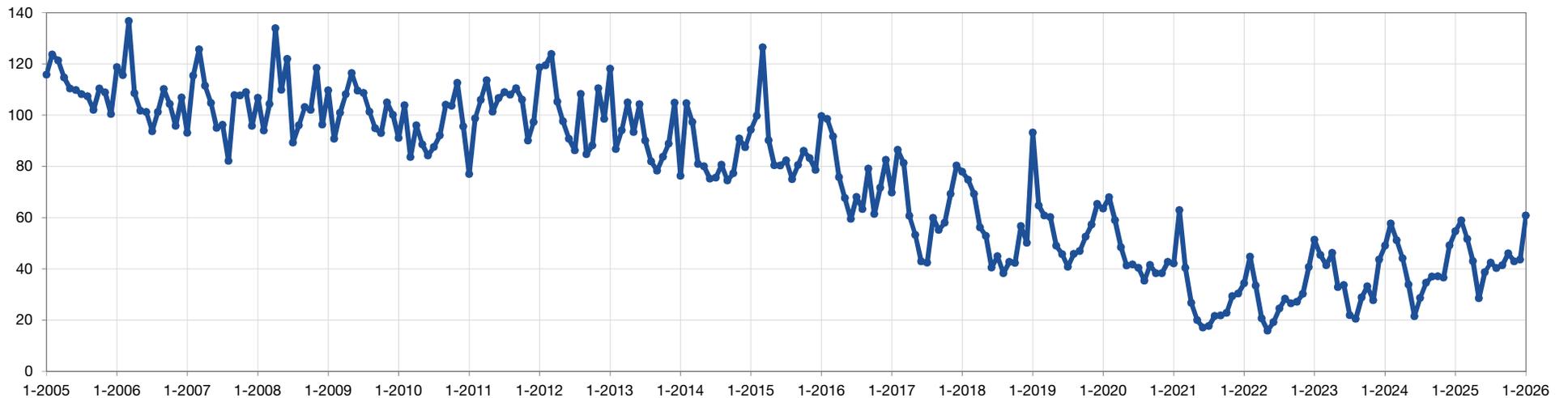


Year to Date



Days on Market	Prior Year	Percent Change
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	46	37 +24.3%
November 2025	43	37 +16.2%
December 2025	44	49 -10.2%
January 2026	61	55 +10.9%
12-Month Avg	45	40 +12.5%

Historical Days on Market Until Sale by Month

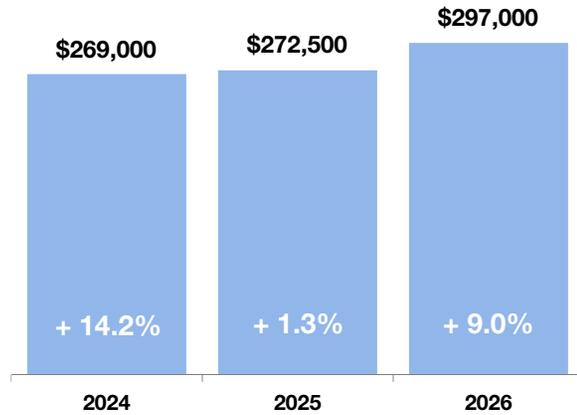


Median Sales Price

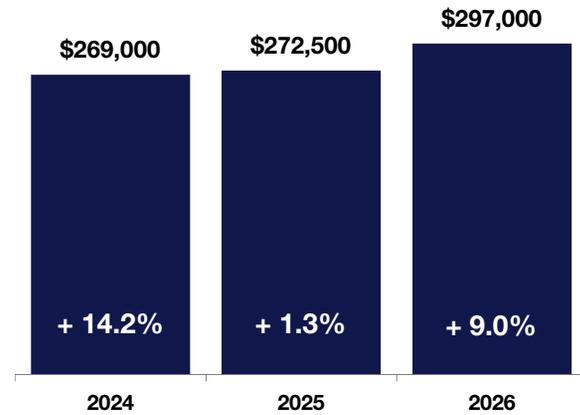
Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given month.



January

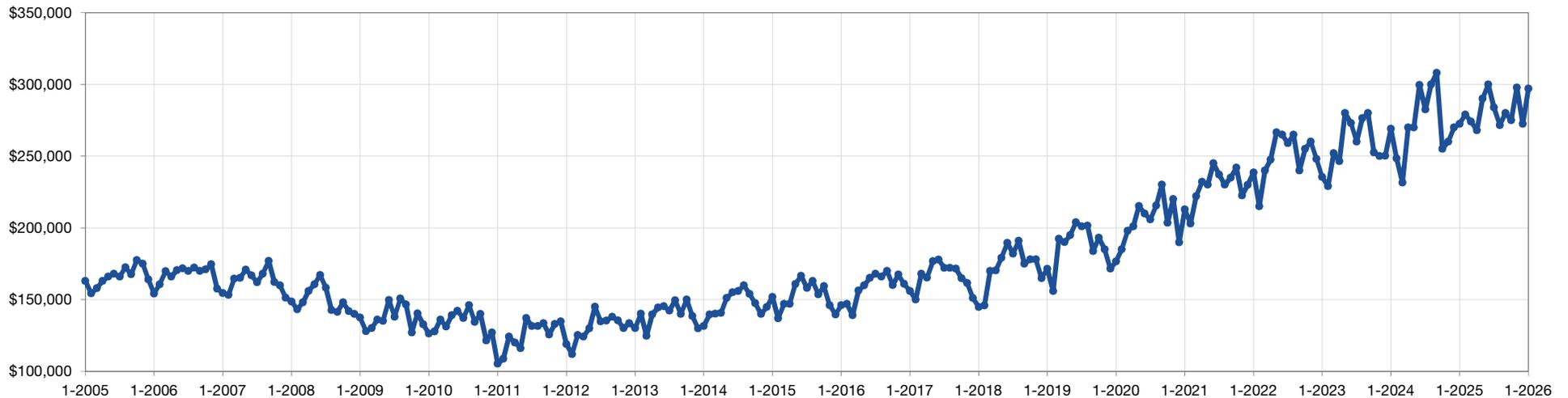


Year to Date



Month	Median Sales Price	Prior Year	Percent Change
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	\$272,500	\$269,900	+1.0%
January 2026	\$297,000	\$272,500	+9.0%
12-Month Avg	\$282,385	\$272,271	+3.7%

Historical Median Sales Price by Month

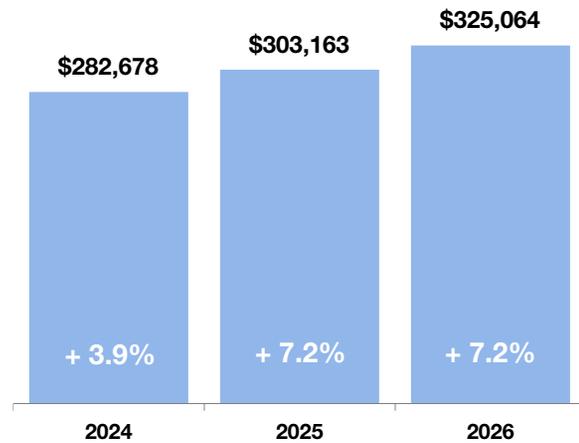


Average Sales Price

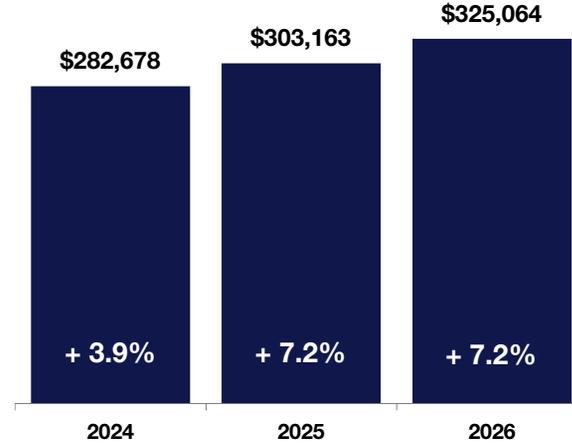
Average sales price for all closed sales, not accounting for seller concessions, in a given month.



January

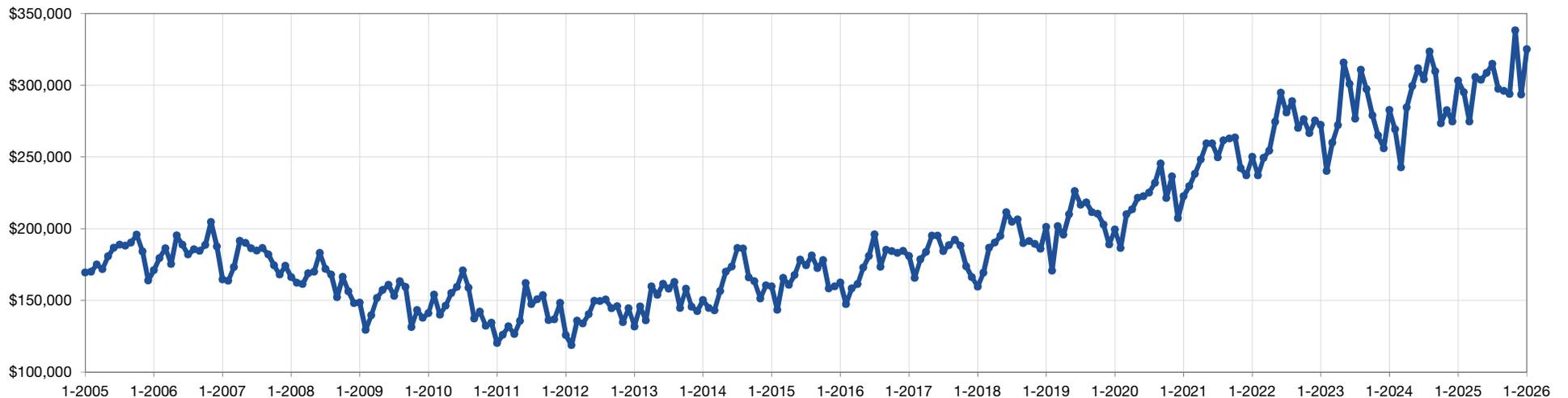


Year to Date



	Avg. Sales Price	Prior Year	Percent Change
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	\$293,409	\$274,623	+6.8%
January 2026	\$325,064	\$303,163	+7.2%
12-Month Avg	\$303,859	\$289,849	+4.8%

Historical Average Sales Price by Month

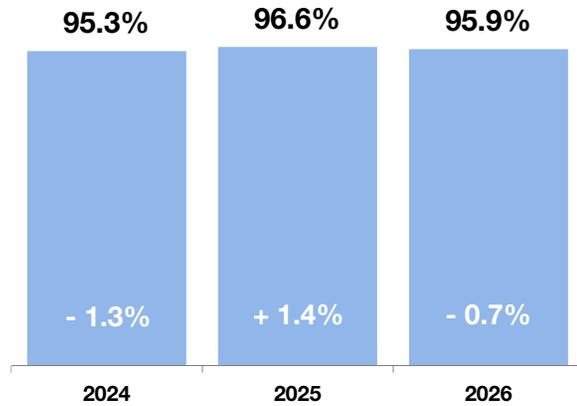


Percent of Original List Price Received

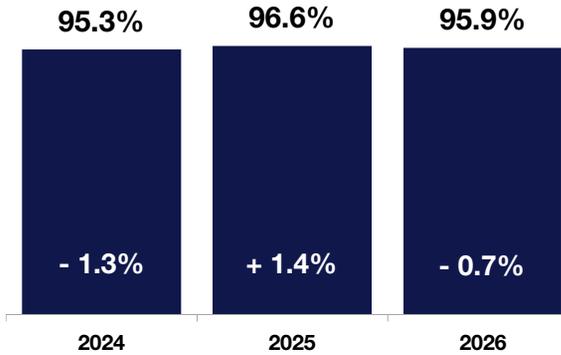


Percentage found when dividing a property's sales price by its original list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.

January

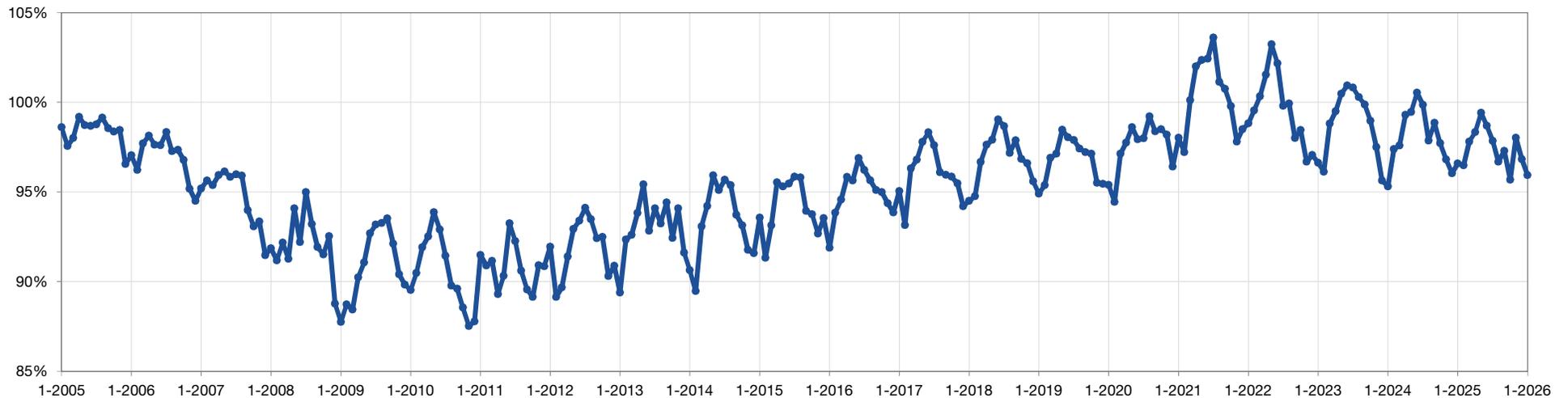


Year to Date



	Pct. of Orig. Price Received	Prior Year	Percent Change
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%
January 2026	95.9%	96.6%	-0.7%
12-Month Avg	97.4%	98.2%	-0.8%

Historical Percent of Original List Price Received by Month

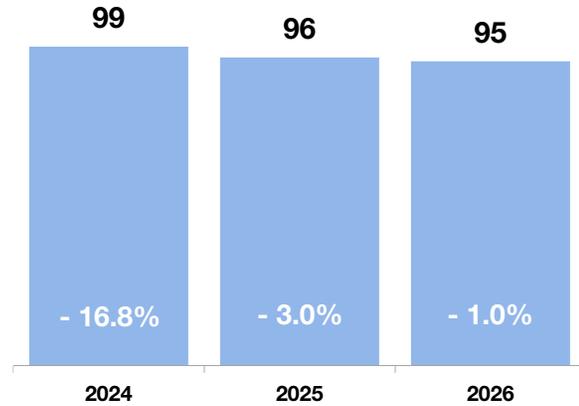


Housing Affordability Index

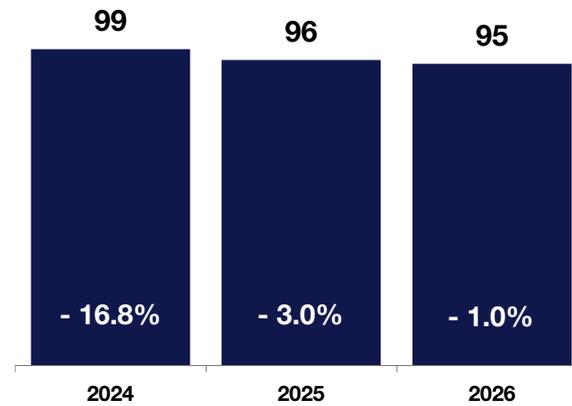


This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.

January

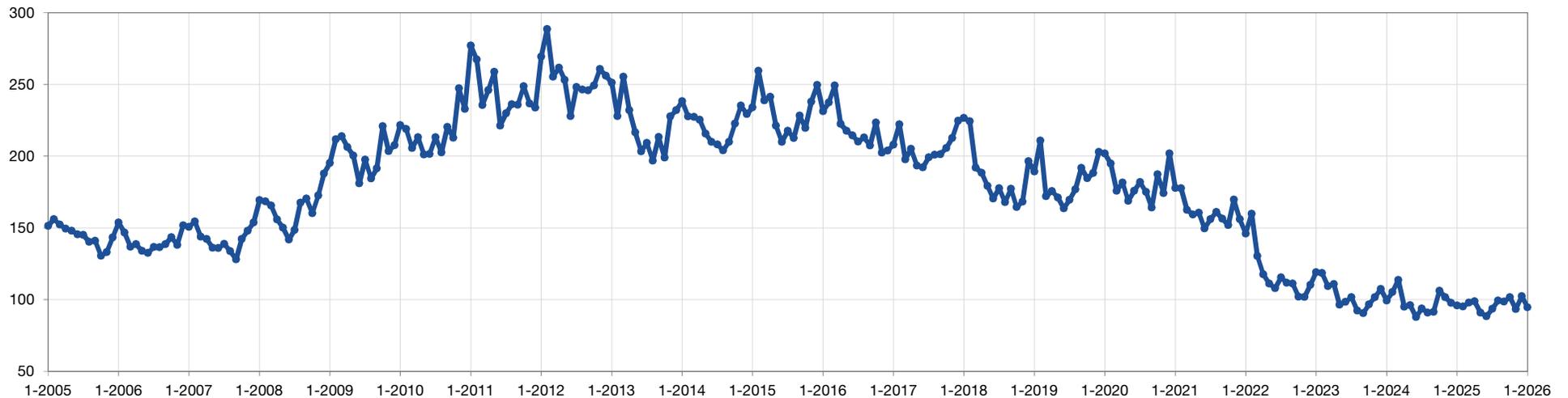


Year to Date



	Affordability Index	Prior Year	Percent Change
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%
January 2026	95	96	-1.0%
12-Month Avg	96	98	-2.0%

Historical Housing Affordability Index by Month

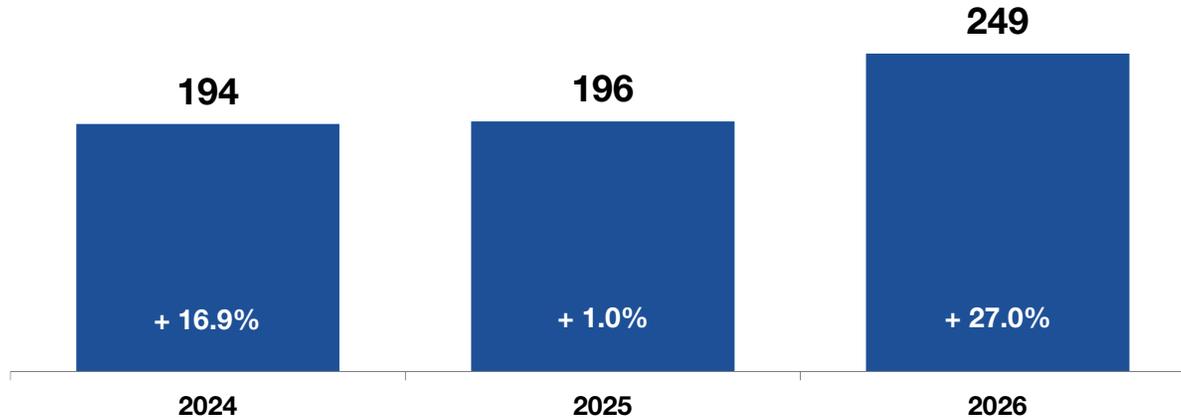


Inventory of Homes for Sale

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

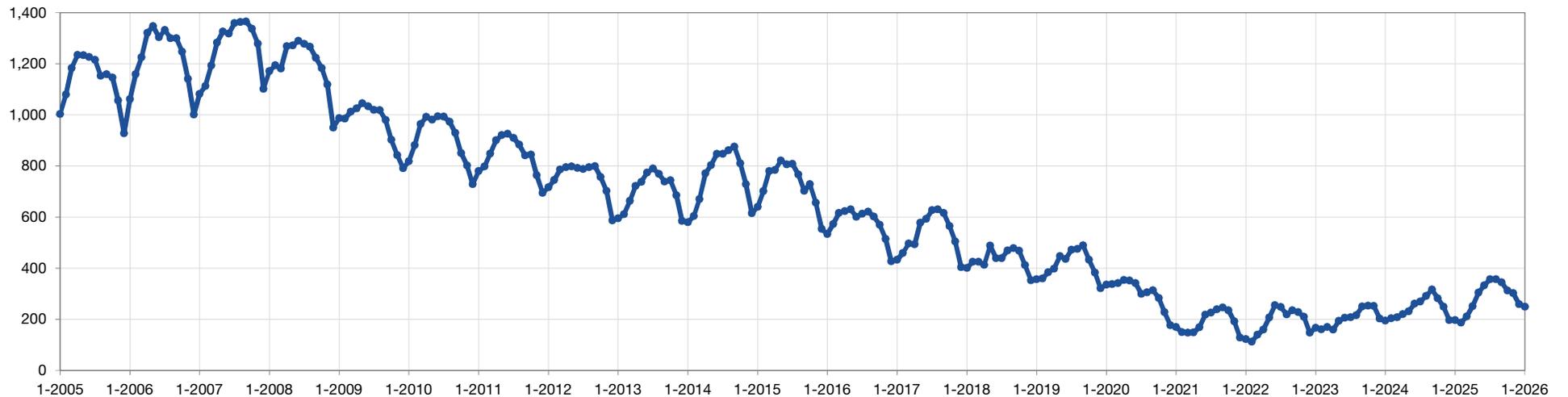


January



Homes for Sale		Prior Year	Percent Change
February 2025	186	204	-8.8%
March 2025	211	208	+1.4%
April 2025	251	220	+14.1%
May 2025	304	231	+31.6%
June 2025	332	261	+27.2%
July 2025	356	269	+32.3%
August 2025	356	291	+22.3%
September 2025	344	316	+8.9%
October 2025	312	282	+10.6%
November 2025	302	249	+21.3%
December 2025	259	196	+32.1%
January 2026	249	196	+27.0%
12-Month Avg	289	244	+18.4%

Historical Inventory of Homes for Sale by Month

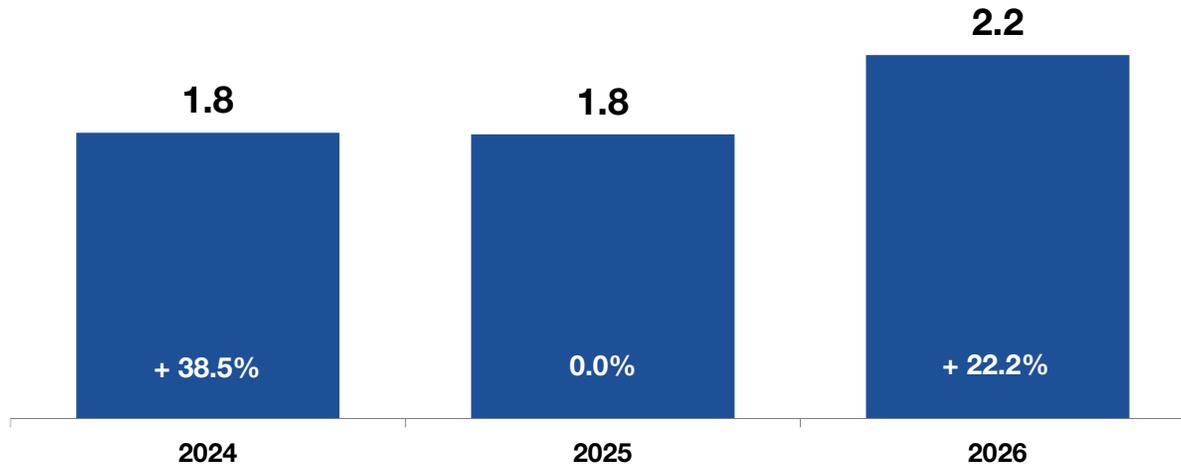


Months Supply of Inventory

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.



January



Months Supply		Prior Year	Percent Change
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	2.7	2.2	+22.7%
December 2025	2.3	1.7	+35.3%
January 2026	2.2	1.8	+22.2%
12-Month Avg	2.6	2.2	+18.2%

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 2025	YTD 2026	+ / -	YTD 2025	YTD 2026	+ / -	YTD 2025	YTD 2026	+ / -	1-2025	1-2026	+ / -	1-2025	1-2026	+ / -
Albany	3	3	0.0%	0	0	--	\$0	\$0	--	6	8	+33.3%	2.2	3.0	+39.1%
Avon	4	3	-25.0%	3	1	-66.7%	\$350,000	\$235,000	-32.9%	9	11	+22.2%	2.8	2.5	-9.7%
Clearwater	3	0	-100.0%	1	1	0.0%	\$319,900	\$400,000	+25.0%	10	1	-90.0%	2.4	0.2	-90.3%
Cold Spring	3	5	+66.7%	7	4	-42.9%	\$339,258	\$329,000	-3.0%	18	20	+11.1%	2.4	2.6	+6.3%
Eden Lake Twp	0	0	--	0	0	--	\$0	\$0	--	1	2	+100.0%	0.8	1.1	+46.9%
Eden Valley	1	1	0.0%	2	0	-100.0%	\$285,000	\$0	-100.0%	1	5	+400.0%	0.5	2.5	+425.0%
Fair Haven Twp	0	0	--	0	0	--	\$0	\$0	--	0	1	--	0.0	1.0	--
Foley	6	3	-50.0%	5	2	-60.0%	\$305,000	\$185,000	-39.3%	11	8	-27.3%	2.4	1.6	-33.4%
Freeport	0	2	--	0	0	--	\$0	\$0	--	1	4	+300.0%	0.3	2.5	+638.5%
Holdingford	2	2	0.0%	0	0	--	\$0	\$0	--	3	5	+66.7%	1.4	3.1	+116.5%
Kimball	4	1	-75.0%	2	3	+50.0%	\$200,000	\$305,000	+52.5%	6	4	-33.3%	2.1	1.3	-40.6%
Maine Prairie Twp	0	1	--	0	0	--	\$0	\$0	--	0	1	--	0.0	1.0	--
Melrose	1	1	0.0%	1	0	-100.0%	\$209,900	\$0	-100.0%	10	8	-20.0%	2.4	2.7	+12.0%
Paynesville	4	3	-25.0%	6	4	-33.3%	\$264,700	\$256,950	-2.9%	16	12	-25.0%	3.1	2.5	-19.6%
Rice	4	3	-25.0%	2	3	+50.0%	\$327,500	\$312,000	-4.7%	11	12	+9.1%	2.5	2.3	-8.5%
Richmond	4	1	-75.0%	5	3	-40.0%	\$245,000	\$210,000	-14.3%	8	6	-25.0%	1.7	1.1	-36.4%
Rockville	3	1	-66.7%	1	0	-100.0%	\$313,700	\$0	-100.0%	3	5	+66.7%	1.9	2.9	+47.2%
Sartell	16	18	+12.5%	13	13	0.0%	\$305,000	\$325,000	+6.6%	41	46	+12.2%	2.2	2.5	+12.7%
Sauk Centre	4	4	0.0%	3	3	0.0%	\$299,000	\$228,000	-23.7%	10	15	+50.0%	1.4	2.4	+76.4%
Sauk Rapids	11	7	-36.4%	4	4	0.0%	\$280,950	\$309,950	+10.3%	15	22	+46.7%	1.0	1.8	+71.3%
Saint Cloud	66	48	-27.3%	44	35	-20.5%	\$242,250	\$274,900	+13.5%	118	142	+20.3%	1.8	2.1	+16.1%
Saint Joseph	3	7	+133.3%	1	7	+600.0%	\$430,000	\$315,000	-26.7%	11	24	+118.2%	1.7	3.4	+97.6%
Saint Augusta	4	4	0.0%	4	1	-75.0%	\$412,500	\$310,000	-24.8%	9	16	+77.8%	2.1	5.1	+138.6%
Waite Park	8	7	-12.5%	3	2	-33.3%	\$324,000	\$285,000	-12.0%	11	15	+36.4%	1.5	2.6	+74.5%
Wakefield Twp	0	0	--	1	0	-100.0%	\$900,000	\$0	-100.0%	2	0	-100.0%	2.0	0.0	-100.0%