

St. Cloud

City, Osceola County, Florida. LocalFlare, Data for Economic Development. Last updated 2026-10-04.

Population

Population
71,242 2025

Change since the prior year
+8.0% 2024 to 2025

Change since 2020
+20.8% 2020 to 2025

Census 2020
58,964 2020

Basis of the latest figure
estimate 2025

Population, April 1: 71,242



Source: University of Florida Bureau of Economic and Business Research, Florida Estimates of Population, retrieved 2026-10-01

Labor force

Labor force
33,934 Aug 2026

Employment
32,199 Aug 2026

Unemployed
1,735 Aug 2026

Unemployment rate
5.1% Aug 2026

Rate a year earlier
4.7% Aug 2025

Labor force, change on a year earlier
+0.4% Aug 2026

Latest month is preliminary
yes Aug 2026

Unemployment rate, not seasonally adjusted: 5.1%



Source: US Bureau of Labor Statistics, Local Area Unemployment Statistics, retrieved 2026-10-01

Sales and visitor spending

BusinessFlare® estimate, last 12 months
\$1,343.7M 12 months to 2026-03

Estimate runs to
Mar 2026 Mar 2026

Statewide median error, 2017 to 2022 back-test
15.7% 2017 to 2022

Wide error flag
no Mar 2026

Retail trade (NAICS 44-45): Census sales 2017
\$612M 2017

Retail trade (NAICS 44-45): Census sales 2022
\$1.06B 2022

Retail trade (NAICS 44-45): 2022 landing error
16.1% 2022

Accommodation and food services (NAICS 72):
Census sales 2017
\$84.7M 2017

Accommodation and food services (NAICS 72):
Census sales 2022
\$141M 2022

Accommodation and food services (NAICS 72): 2022
landing error
2.1% 2022

Economic Census anchors and the back-test

Sector	Census sales 2017	Census sales 2022	2017 carried to 2022	Landing error
Retail trade (NAICS 44-45)	\$612M	\$1.06B	\$888M	16.1%
Accommodation and food services (NAICS 72)	\$84.7M	\$141M	\$138M	2.1%

BusinessFlare® estimate from public sources.

The estimate anchors on the sales the US Census Bureau published for this place in the 2017 and 2022 Economic Census, for retail trade and for accommodation and food services, and moves them month by month with the county's sales tax returns by kind of business (Florida Department of Revenue Form 10). After the 2022 anchor the place's share of the county moves with the growth of its commercial property on the Department's 2026 tax roll, as submitted by the county property appraiser, by use code: stores, shopping centers, supermarkets and auto dealers for retail; restaurants, bars and hotels for accommodation and food. The three spending groups follow the county's kind code mix within each sector. Every place with both anchors was carried from 2017 to 2022 the same way and the landing on the 2022 Census figure is the published error.

Monthly estimate, twelve month and annual views, the visitor, resident and big ticket groups, chart and workbook: Street Economics Pass data, served by the account service, never in this file.

Source: BusinessFlare® city-level sales and visitor spending estimate (method and error; the figures are Street Economics Pass data), retrieved 2026-10-04

Source: Economic Census geographic area series, retail trade and accommodation and food services, 2017 and 2022, retrieved 2026-10-01

Tourist tax: not shown. the county does not publish tourist tax collections by city

Business base

Licensed food service, lodging and alcohol businesses

332 Aug 2026

Food service licenses

186 Aug 2026

Lodging licenses

47 Aug 2026

Alcoholic beverage licenses

99 Aug 2026

New licenses, last 12 months

35 Aug 2026

New business filings, last 12 months (postal city)

3,419 Sep 2026

Change on the 12 months before

+6.8% Sep 2026

New filings, latest month

183 Sep 2026

Establishments (ZIP basis)

752 2023

Employees, mid March (ZIP basis)

8,193 2023

Annual payroll (ZIP basis)

\$338M 2023

New licenses by month: 3



Sep 2016

Aug 2026

Licenses are placed inside the city limits by their geocoded address.

Business formations are by postal city: Saint Cloud, which is not the city limits.

Establishments, employment and payroll are a ZIP code basis: ZIP codes 34769.

Source: Florida DBPR active licensure base files: public food service, public lodging and retail alcoholic beverage licenses, retrieved 2026-10-01

Source: Florida Division of Corporations (Sunbiz) bulk corporate data files, new entity filings by month, retrieved 2026-10-01

Source: County Business Patterns and ZIP Code Business Patterns, complete data files, retrieved 2026-10-01

Building permits

Housing units permitted, last 12 months

1,123 Aug 2026

Change on the 12 months before

-31.2% Aug 2026

Permit valuation, last 12 months

\$568M Aug 2026

Units, latest month

84 Aug 2026

Single family units, last 12 months

1,123 Aug 2026

Units in buildings of 5 or more, last 12 months

0 Aug 2026

Units, latest annual table

1,430 2025

Housing units permitted by month: 84



Sep 2016

Aug 2026

Source: US Census Bureau, Building Permits Survey, place and county residential permits, retrieved 2026-10-01

Property roll

Total just value

\$7.66B 2026 preliminary

Total taxable value (non school)

\$4.94B 2026 preliminary

Total taxable value (school)

\$5.45B 2026 preliminary

Just value, change on the prior roll

+1.1% 2025 final roll to 2026 preliminary

Taxable value (non school), change on the prior roll

+6.9% 2025 final roll to 2026 preliminary

Total just value, prior roll

\$7.58B 2025 final roll

New construction value

\$155M 2026 preliminary

Parcels

24,391 2026 preliminary

Median single family just value

\$306K 2026 preliminary

Qualified sales, last 12 months

686 2025-06 to 2026-05

Median qualified sale price

\$349K 2025-06 to 2026-05

Just value, residential

\$6.48B 2026 preliminary

Just value, commercial

\$520M 2026 preliminary

Just value, industrial

\$124M 2026 preliminary

Just value, agricultural

\$84.6M 2026 preliminary

Just value, vacant

\$154M 2026 preliminary

Just value, institutional

\$105M 2026 preliminary

Just value, government

\$185M 2026 preliminary

Just value, other

\$11.2M 2026 preliminary

Just value by use group

Use group	Parcels	Just value	Taxable (non school)	New construction	Residential units	Just value change
Residential	21,476	\$6.48B	\$4.21B	\$150M	22,590	+0.9%
Commercial	443	\$520M	\$439M	\$4.16M	n/a	+4.4%
Industrial	85	\$124M	\$110M	\$149K	n/a	+3.8%
Agricultural	89	\$84.6M	\$8.61M	\$52.3K	n/a	-3.2%
Vacant	1,862	\$154M	\$129M	\$42.6K	n/a	-0.2%
Institutional	86	\$105M	\$32M	\$48.2K	n/a	+2.9%
Government	277	\$185M	\$560K	\$442K	n/a	+0.8%
Other	73	\$11.2M	\$7.96M	\$83.1K	n/a	-1.2%

Department of Revenue land use codes grouped: residential 001 to 009, commercial 011 to 039, industrial 041 to 049, agricultural 050 to 069, vacant 000, 010, 040 and 070, institutional 071 to 079, government 080 to 089, other 090 to 099. Taxable is the non school taxable value. Just value change compares with the 2025 final roll, summed the same way.

Parcels are placed by Census block group through the Census Bureau's block assignment file; a parcel in a block group that straddles the limits is apportioned. Census 2020 block groups; 51% of the county's just value lies in a place. Medians are over the parcels whose block group lies mostly in the place. Qualified sales: the roll's own sale fields, qualification codes 01 and 02, improved, single parcel.

Source: Florida Department of Revenue, NAL tax roll, 2026 preliminary and final as posted, retrieved 2026-10-03

Housing

Housing units

n/a 2020 to 2024 ACS

Occupied units

21,164 2020 to 2024 ACS

Vacant units

1,643 2020 to 2024 ACS

Owner occupied households

18,200 2024 1-Year

Renter occupied households

4,892 2024 1-Year

Homeownership rate

78.8% 2020 to 2024 ACS

Cost burdened households, all tenures (over 30% of income)

33.9% 2025

Cost burdened renter households

54.2% 2025

Severely cost burdened renters (over 50%)

21.7% 2025

Assisted housing developments

11 Assisted Housing Inventory

Assisted units

848 Assisted Housing Inventory

Median gross rent

\$2.15K 2020 to 2024 ACS

Median single family sale price

\$395K 2024

Homeownership rate: 73.0%

1990

2024

Source: Shimberg Center for Housing Studies, Florida Housing Data Clearinghouse, retrieved 2026-10-01

Fiscal

Half-cent sales tax, latest month

\$419K Sep 2026

Half-cent sales tax, fiscal year to date

\$4.95M FY2026 to 2026-09

Half-cent sales tax, last 12 months

\$4.95M Sep 2026

Half-cent sales tax, change on the 12 months before

+0.3% Sep 2026

State revenue sharing, latest month

\$246K Sep 2026

State revenue sharing, fiscal year to date

\$2.95M FY2026 to 2026-09

State revenue sharing, last 12 months

\$2.95M Sep 2026

State revenue sharing, change on the 12 months before

+5.6% Sep 2026

Total revenues

\$258M FY2024

Revenues, change on the year before

+1.7% FY2024

Total expenditures

\$186M FY2024

Expenditures, change on the year before

-62.9% FY2024

Revenues per resident

\$3.91K FY2024

Long-term debt outstanding at year end

\$104M FY2025

Long-term debt, change on the year before

+109.0% FY2025

Half-cent sales tax distributions by month: \$419K

Oct 2016

Sep 2026

Source: Florida Department of Revenue, Revenue Confirmation Online, distributions to local governments, retrieved 2026-10-01

Source: Florida Office of Economic and Demographic Research, Expenditures and Revenues Reported by Florida's County and Municipal Governments, retrieved 2026-10-01

Bank deposits

Deposits (offices reporting this city)

\$1.21B June 30, 2026

Change on a year earlier

+2.4% June 30, 2026

Change, real

-0.8% June 30, 2026

Branches

11 June 30, 2026

Institutions

9 June 30, 2026

Branches opened since the survey a year earlier

0 June 30, 2026

Branches closed since the survey a year earlier

0 June 30, 2026

Deposits, June 30 each year: \$1.21B



Offices whose reported city is St. Cloud.

Source: FDIC Summary of Deposits, Florida offices, every June 30 since 1994, retrieved 2026-10-01

Sources

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<https://edr.state.fl.us/Content/local-government/data/revenues-expenditures/index.cfm>, retrieved 2026-10-01

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<https://banks.data.fdic.gov/bankfind-suite/SOD>, retrieved 2026-10-01