

Ramsey County, MN

County · MN · Minnesota

BALANCED MARKET

\$337K

MEDIAN SALE PRICE

-2.6%

1-YR CHANGE

5,860

SALES (12 MO)

\$244K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 54 / 100



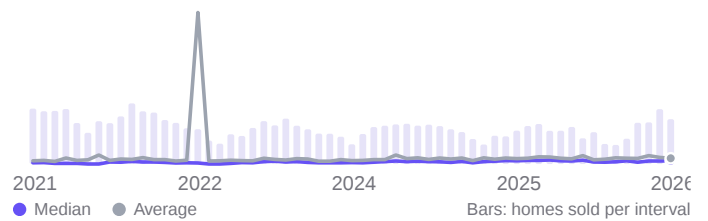
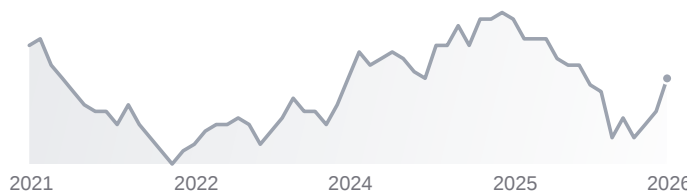
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

54 / 100

Sale prices

Median \$340K · Average \$393K

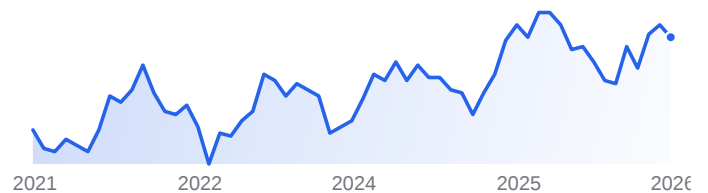
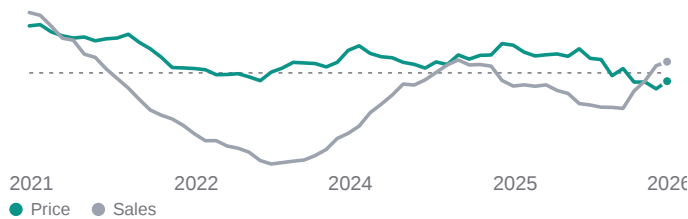


Growth (year over year)

Price -2.6% · Sales +3.5%

Price per square foot

\$233/ft²

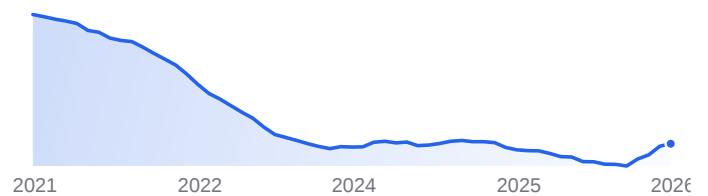
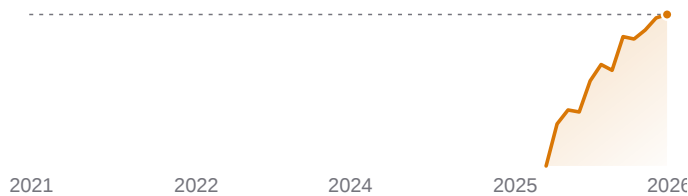


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

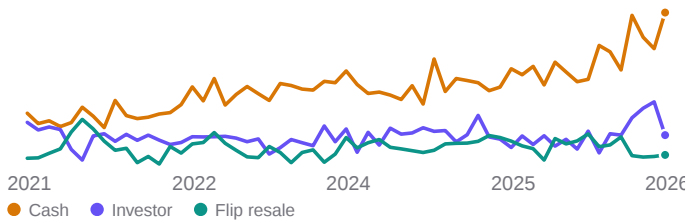
3.9%



BUYERS & OUTCOMES

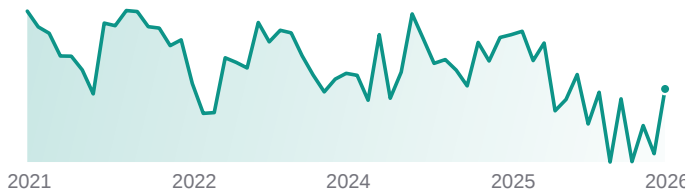
Buyer mix

Cash 28% · Investor 7.5% · Flip resale 4.2%



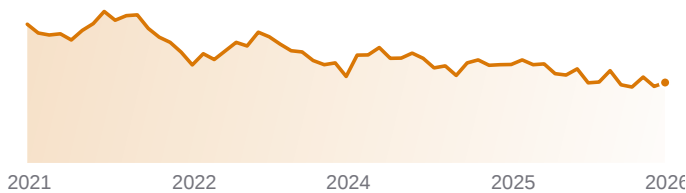
Sellers who sold at a gain

91%

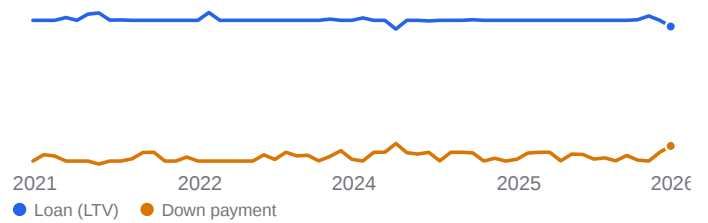


Median annualized return at resale

+3.7%

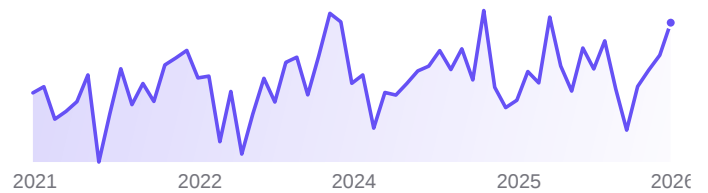


Financing (share of purchase price) Loan (LTV) 86% · Down payment 19%



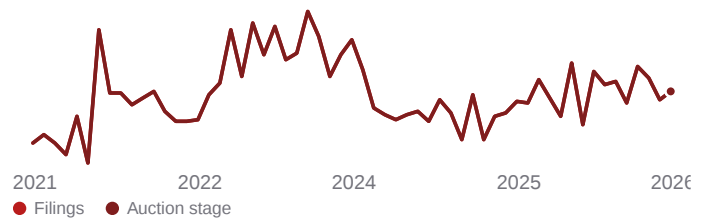
Typical hold before selling

8.0 yrs



Preforeclosure filings

Filings 53 · Auction stage 53



HOUSING STOCK

Homes	151,192
Median value (AVM)	\$244K
Median size	1,440 ft²
Median bedrooms	3
Median year built	1956
Single family	74%
Condos	8.0%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	29%
Underwater (LTV 125% or more)	11%
Owner occupied	89%
Company owned	13%
Median loan-to-value	77%

Typical ownership tenure

9.2 yrs

COMMUNITY

Population	541,708
Density	3,558 / mi²
Median household income	\$78K
Average household income	\$108K
Crime index (US avg 100)	96
Air pollution index (US avg 100)	90
Earthquake index (US avg 100)	11
Homes occupied	95%
Bachelor's or higher	29%
Poverty rate	11.2%
Unemployment	0.9%
Average temp	45°F
Annual precip	32 in
Sunshine	58%

Market metrics are derived from recorded arms-length deeds through July 2026. Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.