

Saint Paul 55102

ZIP code · MN · Minnesota > Ramsey County

BALANCED MARKET

\$282K

MEDIAN SALE PRICE

-12.5%

1-YR CHANGE

223

SALES (12 MO)

\$224K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 49 / 100



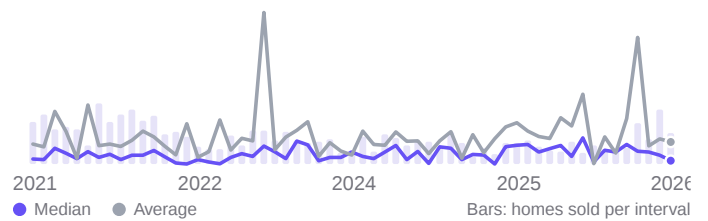
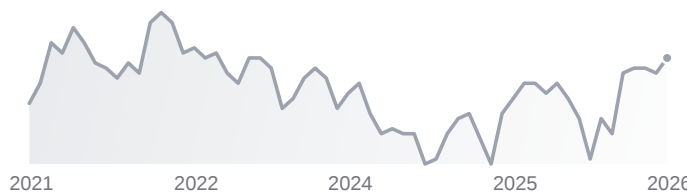
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

49 / 100

Sale prices

Median \$260K · Average \$346K

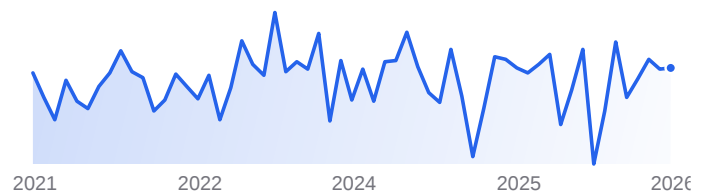
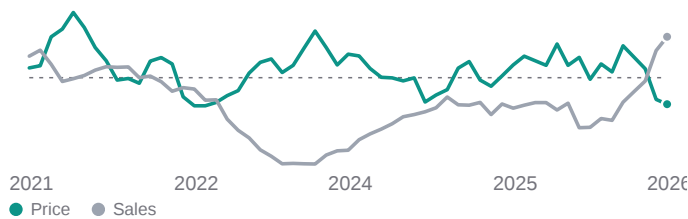


Growth (year over year)

Price -12.5% · Sales +19.3%

Price per square foot

\$228/ft²



Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

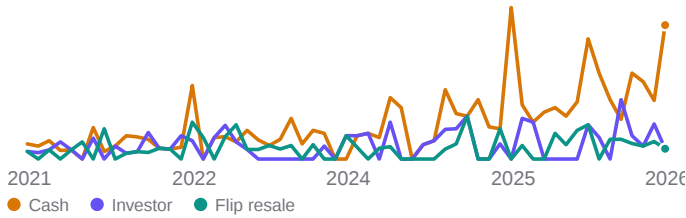
3.9%



BUYERS & OUTCOMES

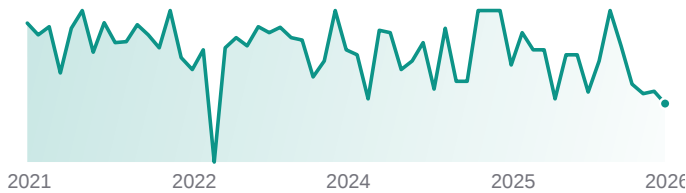
Buyer mix

Cash 52% · Investor 4.0% · Flip resale 4.0%



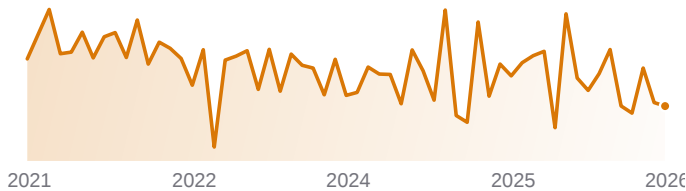
Sellers who sold at a gain

74%

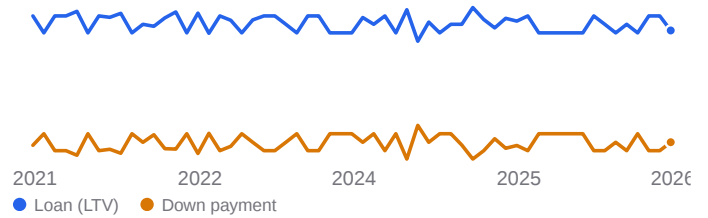


Median annualized return at resale

+2.3%

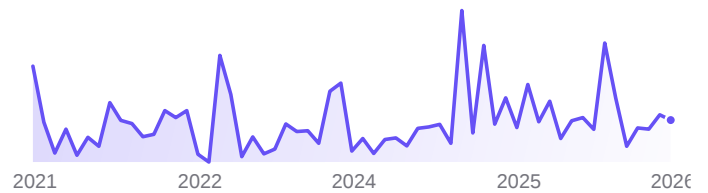


Financing (share of purchase price) Loan (LTV) 81% · Down payment 15%



Typical hold before selling

7.3 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	5,660
Median value (AVM)	\$224K
Median size	1,281 ft²
Median bedrooms	3
Median year built	1910
Single family	48%
Condos	36%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	33%
Underwater (LTV 125% or more)	6.3%
Owner occupied	81%
Company owned	15%
Median loan-to-value	73%

Typical ownership tenure

8.0 yrs

COMMUNITY

Population	19,657
Density	5,637 / mi²
Median household income	\$75K
Average household income	\$102K
Crime index (US avg 100)	154
Air pollution index (US avg 100)	88
Earthquake index (US avg 100)	12
Homes occupied	90%
Bachelor's or higher	35%
Poverty rate	11.1%
Unemployment	1.0%
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.