

Saint Paul 55103

ZIP code · MN · Minnesota > Ramsey County

BALANCED MARKET

\$253K

MEDIAN SALE PRICE

-5.2%

1-YR CHANGE

112

SALES (12 MO)

\$169K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 53 / 100



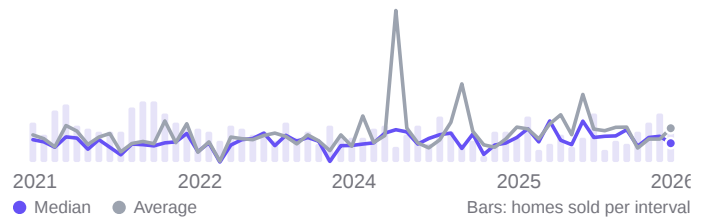
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

53 / 100

Sale prices

Median \$234K · Average \$302K

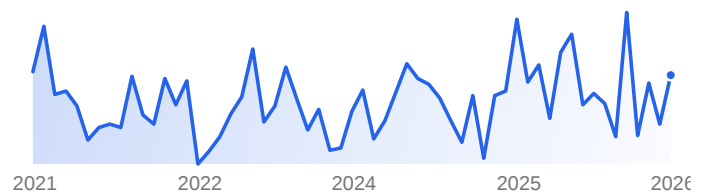
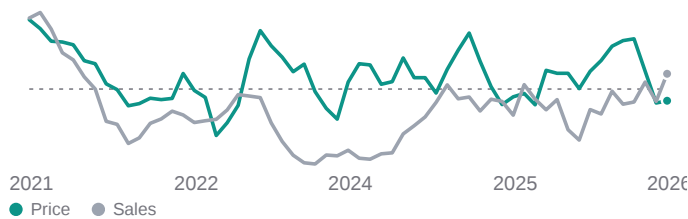


Growth (year over year)

Price -5.2% · Sales +6.7%

Price per square foot

\$198/ft²

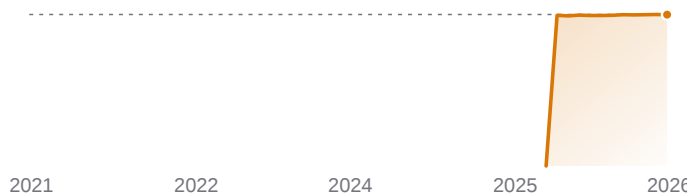


Sale premium vs estimated value

-0.1%

Annual turnover (share of homes sold)

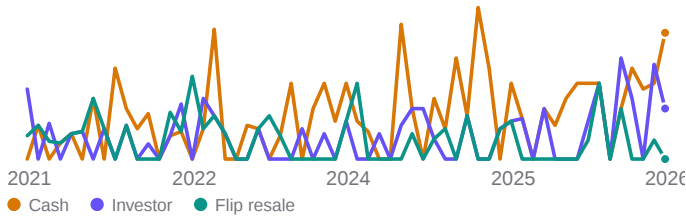
4.3%



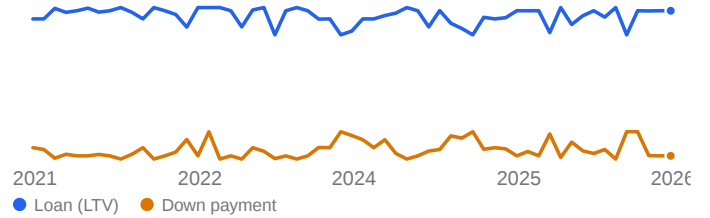
BUYERS & OUTCOMES

Buyer mix

Cash 42% · Investor 17% · Flip resale 0%

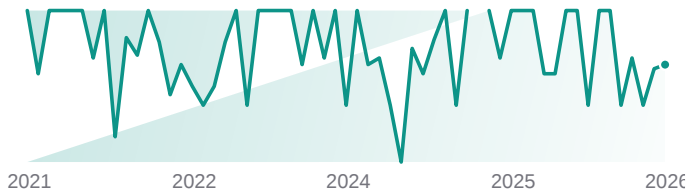


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



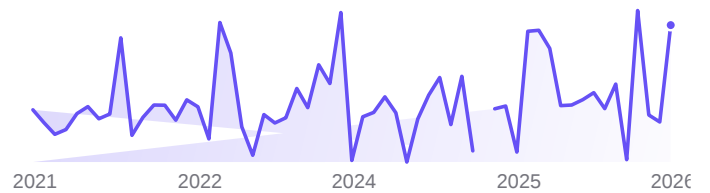
Sellers who sold at a gain

86%



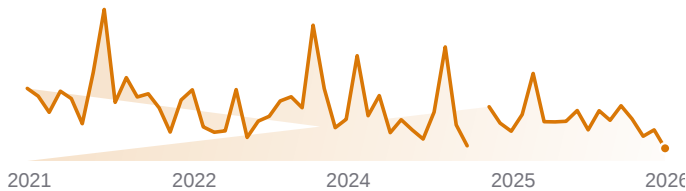
Typical hold before selling

13.2 yrs



Median annualized return at resale

+1.4%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	2,606
Median value (AVM)	\$169K
Median size	1,324 ft²
Median bedrooms	3
Median year built	1912
Single family	75%
Condos	1.5%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	27%
Underwater (LTV 125% or more)	15%
Owner occupied	80%
Company owned	15%
Median loan-to-value	82%

Typical ownership tenure

9.2 yrs

COMMUNITY

Population	13,701
Density	6,303 / mi²
Median household income	\$53K
Average household income	\$73K
Crime index (US avg 100)	133
Air pollution index (US avg 100)	87
Earthquake index (US avg 100)	8
Homes occupied	94%
Bachelor's or higher	19%
Poverty rate	23.0%
Unemployment	0.8%
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.