

Saint Paul 55104

ZIP code · MN · Minnesota · Ramsey County

SELLER'S MARKET

\$344K

MEDIAN SALE PRICE

+13.1%

1-YR CHANGE

500

SALES (12 MO)

\$225K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 69 / 100

Buyer's market

Balanced

Seller's market

MARKET TRENDS (5 YEARS)

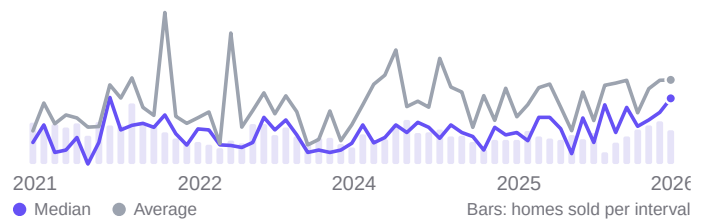
Market temperature (0–100)

69 / 100



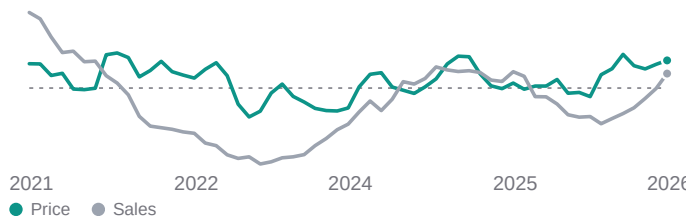
Sale prices

Median \$368K · Average \$405K



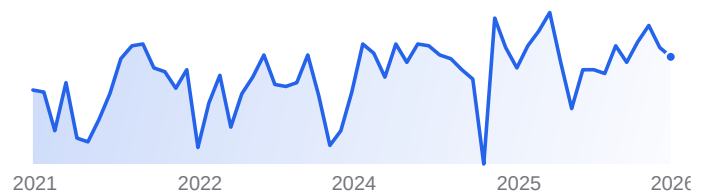
Growth (year over year)

Price +13.1% · Sales +6.8%



Price per square foot

\$225/ft²



Sale premium vs estimated value

+0.0%



Annual turnover (share of homes sold)

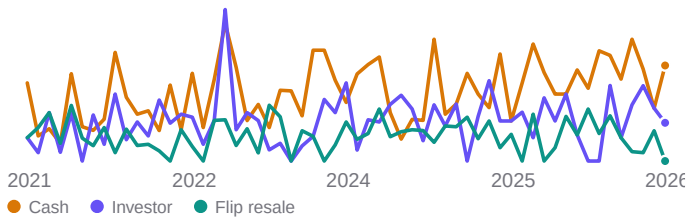
4.3%



BUYERS & OUTCOMES

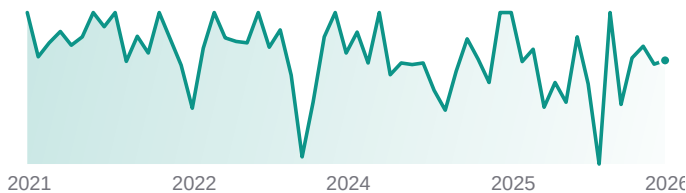
Buyer mix

Cash 20% · Investor 8.2% · Flip resale 0%



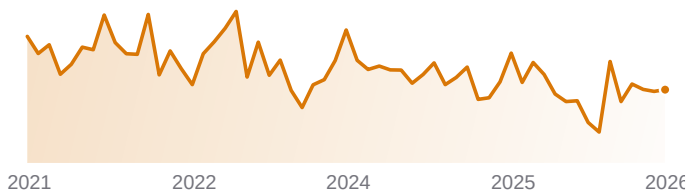
Sellers who sold at a gain

92%

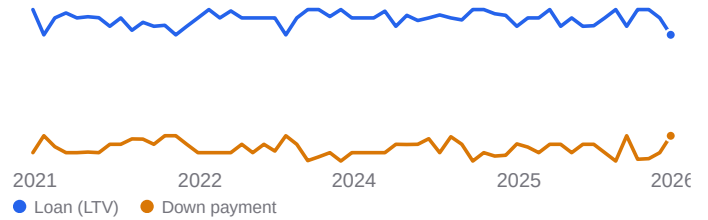


Median annualized return at resale

+3.8%

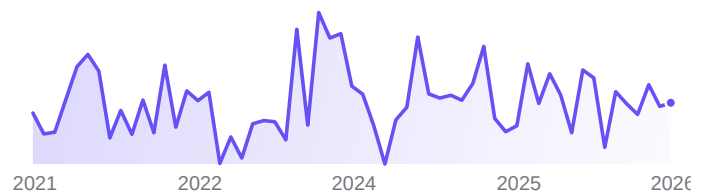


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



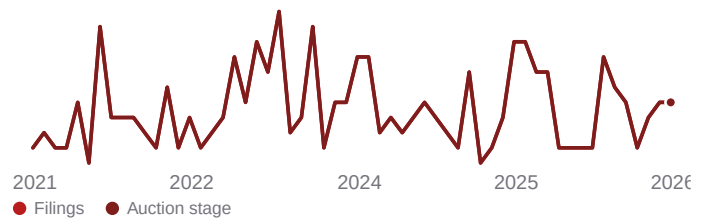
Typical hold before selling

6.8 yrs



Preforeclosure filings

Filings 5 · Auction stage 5



HOUSING STOCK

Homes	11,549
Median value (AVM)	\$225K
Median size	1,440 ft²
Median bedrooms	3
Median year built	1914
Single family	78%
Condos	4.2%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	29%
Underwater (LTV 125% or more)	10%
Owner occupied	81%
Company owned	17%
Median loan-to-value	76%

Typical ownership tenure

9.4 yrs

COMMUNITY

Population	45,742
Density	7,314 / mi²
Median household income	\$75K
Average household income	\$102K
Crime index (US avg 100)	128
Air pollution index (US avg 100)	90
Earthquake index (US avg 100)	10
Homes occupied	93%
Bachelor's or higher	30%
Poverty rate	13.6%
Unemployment	1.0%
Average temp	45°F
Annual precip	31 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.