

Saint Paul 55105

ZIP code · MN · Minnesota · Ramsey County

SELLER'S MARKET

\$507K

MEDIAN SALE PRICE

+1.0%

1-YR CHANGE

335

SALES (12 MO)

\$361K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 61 / 100



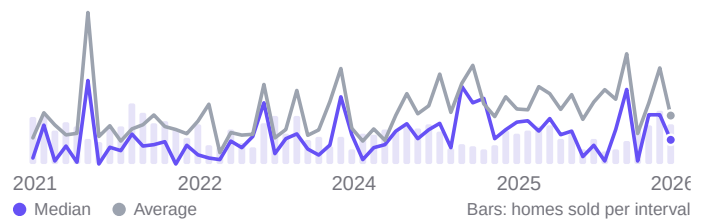
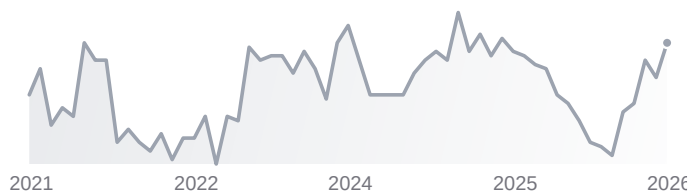
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

61 / 100

Sale prices

Median \$451K · Average \$532K

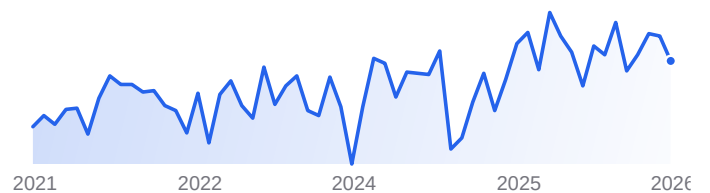
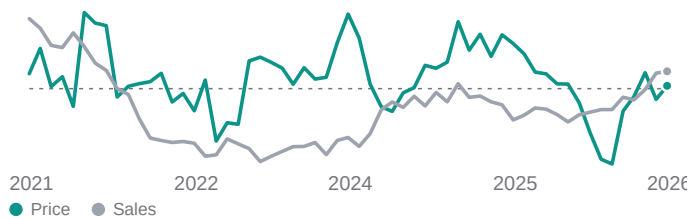


Growth (year over year)

Price +1.0% · Sales +6.3%

Price per square foot

\$300/ft²

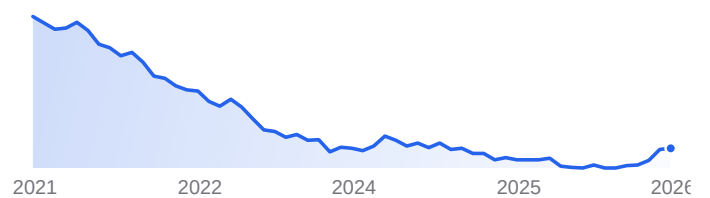


Sale premium vs estimated value

+0.2%

Annual turnover (share of homes sold)

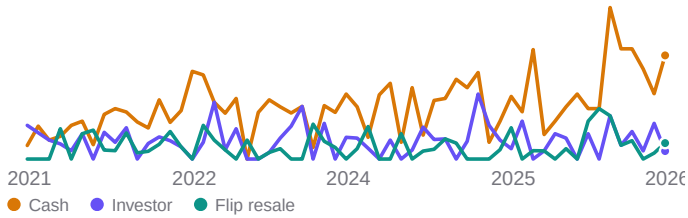
4.0%



BUYERS & OUTCOMES

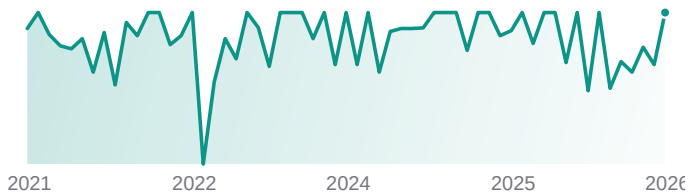
Buyer mix

Cash 34% · Investor 2.6% · Flip resale 5.3%



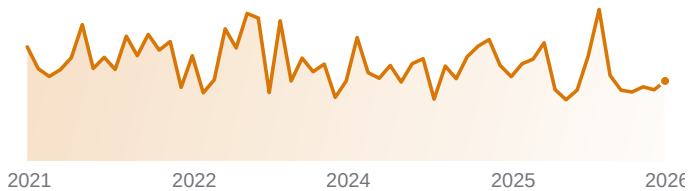
Sellers who sold at a gain

100%

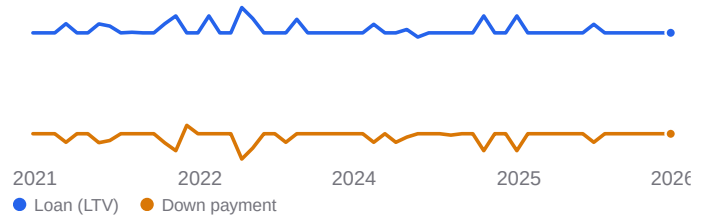


Median annualized return at resale

+3.5%

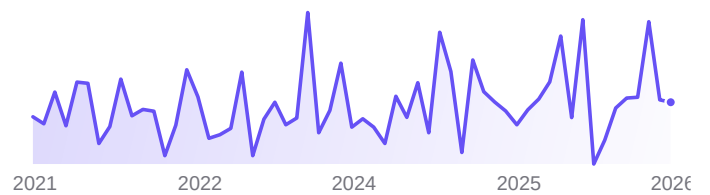


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



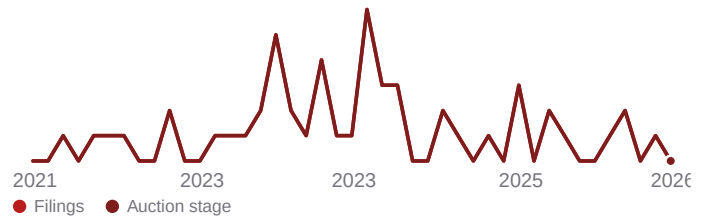
Typical hold before selling

7.1 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	8,364
Median value (AVM)	\$361K
Median size	1,638 ft²
Median bedrooms	3
Median year built	1922
Single family	82%
Condos	7.0%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	33%
Underwater (LTV 125% or more)	6.2%
Owner occupied	90%
Company owned	16%
Median loan-to-value	69%

Typical ownership tenure

9.1 yrs

COMMUNITY

Population	28,460
Density	8,174 / mi²
Median household income	\$113K
Average household income	\$155K
Crime index (US avg 100)	74
Air pollution index (US avg 100)	88
Earthquake index (US avg 100)	8
Homes occupied	95%
Bachelor's or higher	41%
Poverty rate	6.7%
Unemployment	0.9%
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.