

Saint Paul 55106

ZIP code · MN · Minnesota · Ramsey County

BALANCED MARKET

\$260K

MEDIAN SALE PRICE

-2.8%

1-YR CHANGE

639

SALES (12 MO)

\$168K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 57 / 100



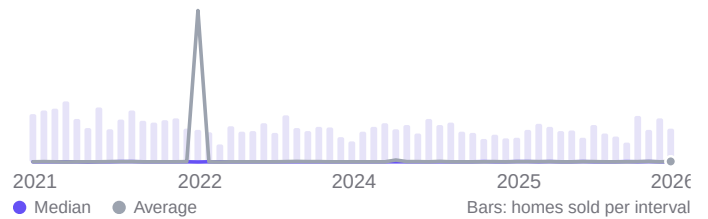
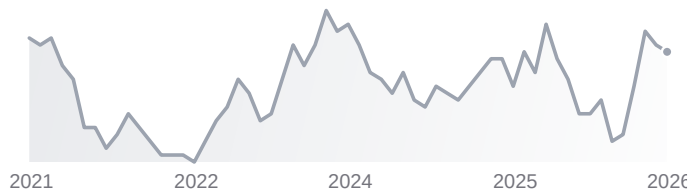
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

57 / 100

Sale prices

Median \$260K · Average \$317K

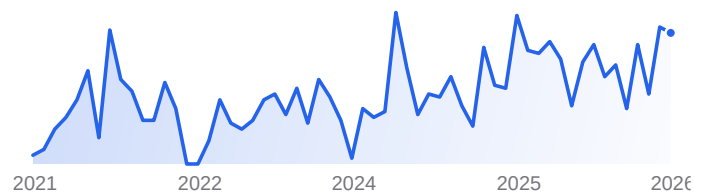
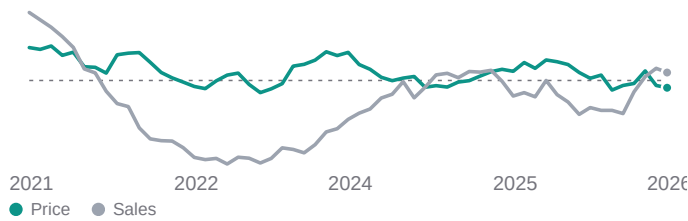


Growth (year over year)

Price -2.8% · Sales +3.1%

Price per square foot

\$208/ft²



Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

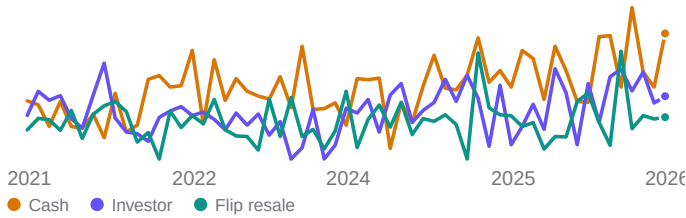
4.7%



BUYERS & OUTCOMES

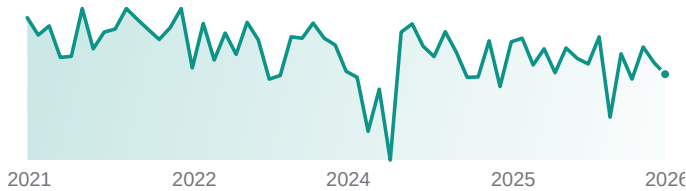
Buyer mix

Cash 22% · Investor 11% · Flip resale 7.3%



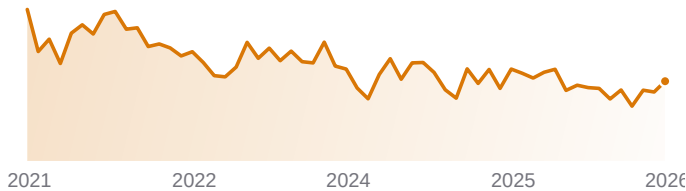
Sellers who sold at a gain

88%

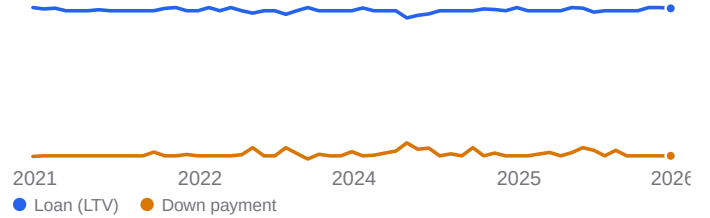


Median annualized return at resale

+4.9%



Financing (share of purchase price) Loan (LTV) 97% · Down payment 5.0%



Typical hold before selling

10.2 yrs



Preforeclosure filings

Filings 7 · Auction stage 7



HOUSING STOCK

Homes	13,591
Median value (AVM)	\$168K
Median size	1,260 ft²
Median bedrooms	3
Median year built	1940
Single family	85%
Condos	1.4%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	22%
Underwater (LTV 125% or more)	19%
Owner occupied	86%
Company owned	11%
Median loan-to-value	91%

Typical ownership tenure

8.5 yrs

COMMUNITY

Population	58,569
Density	4,598 / mi²
Median household income	\$62K
Average household income	\$79K
Crime index (US avg 100)	102
Air pollution index (US avg 100)	92
Earthquake index (US avg 100)	14
Homes occupied	95%
Bachelor's or higher	16%
Poverty rate	18.3%
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.