

Saint Paul 55107

ZIP code · MN · Minnesota · Ramsey County

BUYER'S MARKET

\$275K

MEDIAN SALE PRICE

-7.3%

1-YR CHANGE

154

SALES (12 MO)

\$176K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 39 / 100



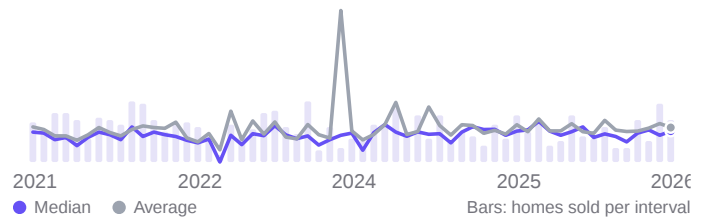
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

39 / 100

Sale prices

Median \$280K · Average \$296K

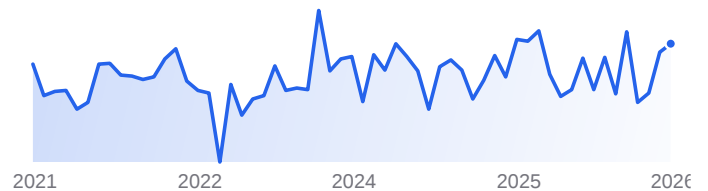
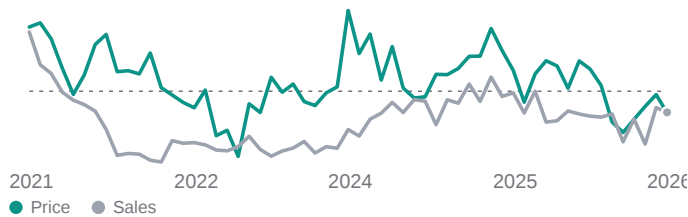


Growth (year over year)

Price -7.3% · Sales -7.2%

Price per square foot

\$241/ft²



Sale premium vs estimated value

+0.1%

Annual turnover (share of homes sold)

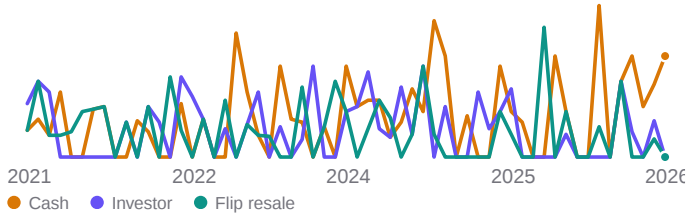
4.1%



BUYERS & OUTCOMES

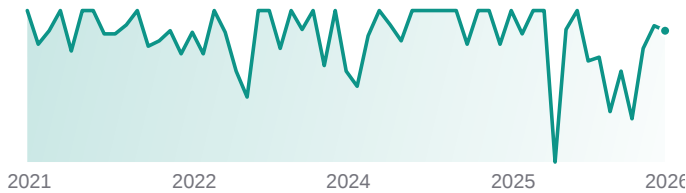
Buyer mix

Cash 22% · Investor 0% · Flip resale 0%



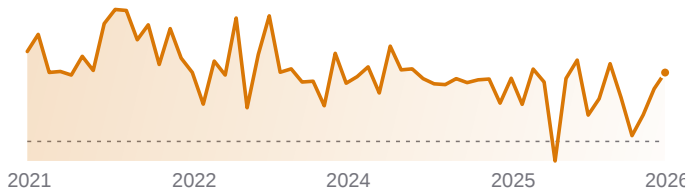
Sellers who sold at a gain

93%

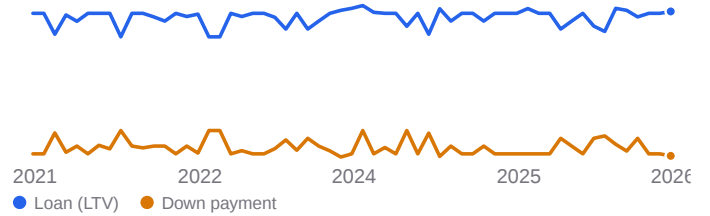


Median annualized return at resale

+5.5%

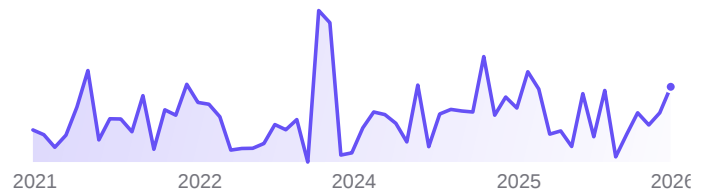


Financing (share of purchase price) Loan (LTV) 96% · Down payment 3.8%



Typical hold before selling

8.8 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	3,758
Median value (AVM)	\$176K
Median size	1,256 ft²
Median bedrooms	3
Median year built	1915
Single family	80%
Condos	2.9%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	24%
Underwater (LTV 125% or more)	18%
Owner occupied	82%
Company owned	13%
Median loan-to-value	88%

Typical ownership tenure

12.6 yrs

COMMUNITY

Population	15,637
Density	3,256 / mi²
Median household income	\$69K
Average household income	\$97K
Crime index (US avg 100)	137
Air pollution index (US avg 100)	90
Earthquake index (US avg 100)	10
Homes occupied	94%
Bachelor's or higher	26%
Poverty rate	15.5%
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.