

Saint Paul 55108

ZIP code · MN · Minnesota > Ramsey County

BALANCED MARKET

\$413K

MEDIAN SALE PRICE

+6.5%

1-YR CHANGE

126

SALES (12 MO)

\$289K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 56 / 100



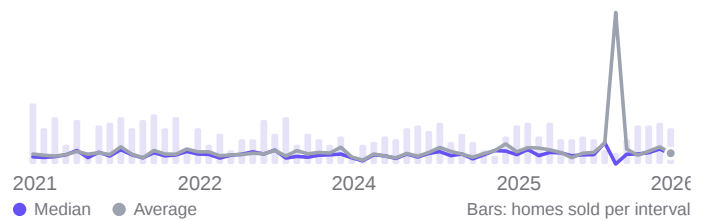
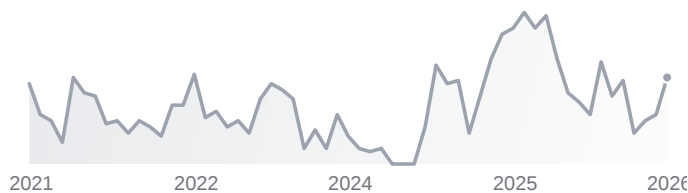
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

56 / 100

Sale prices

Median \$375K · Average \$388K

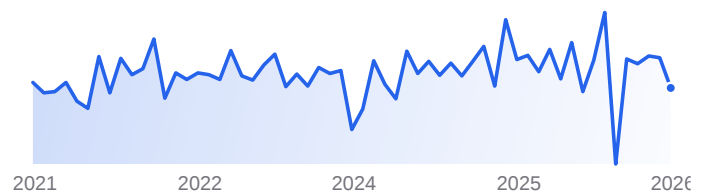
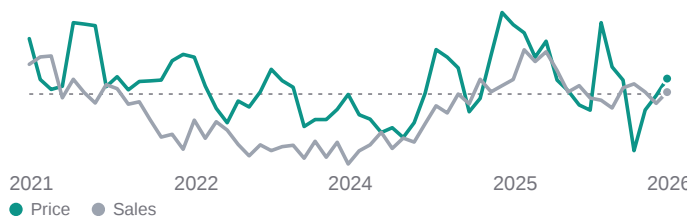


Growth (year over year)

Price +6.5% · Sales +0.8%

Price per square foot

\$256/ft²

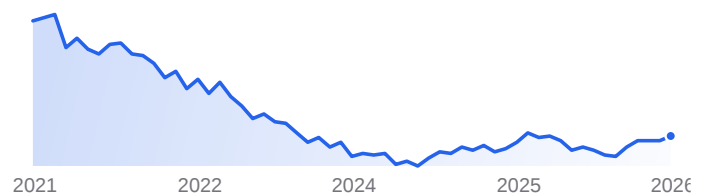
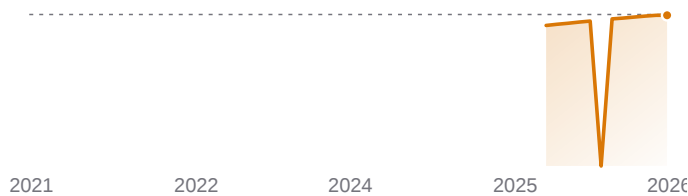


Sale premium vs estimated value

-0.0%

Annual turnover (share of homes sold)

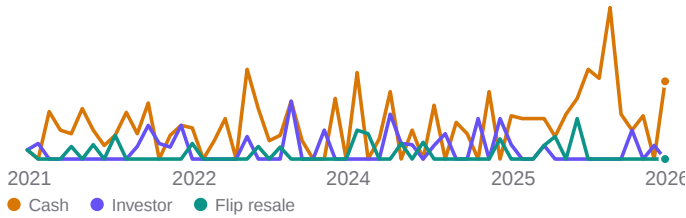
3.4%



BUYERS & OUTCOMES

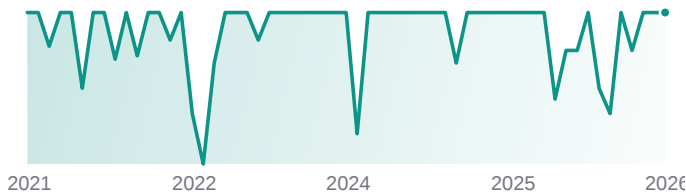
Buyer mix

Cash 38% · Investor 0% · Flip resale 0%



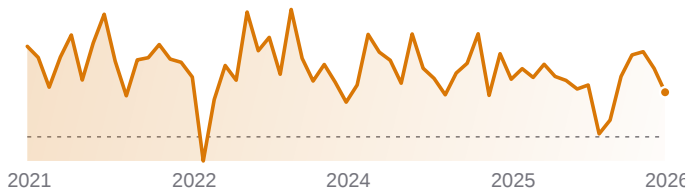
Sellers who sold at a gain

100%

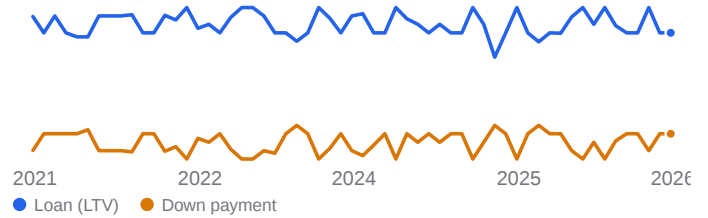


Median annualized return at resale

+2.8%

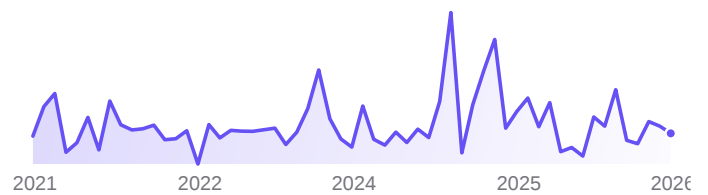


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



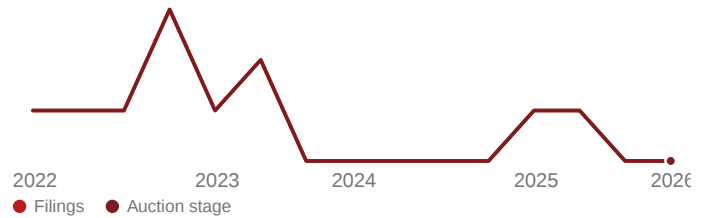
Typical hold before selling

6.3 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	3,666
Median value (AVM)	\$289K
Median size	1,382 ft²
Median bedrooms	3
Median year built	1931
Single family	80%
Condos	8.9%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	31%
Underwater (LTV 125% or more)	8.0%
Owner occupied	86%
Company owned	16%
Median loan-to-value	73%

Typical ownership tenure

15.6 yrs

COMMUNITY

Population	15,080
Density	3,864 / mi²
Median household income	\$88K
Average household income	\$115K
Crime index (US avg 100)	121
Air pollution index (US avg 100)	90
Earthquake index (US avg 100)	14
Homes occupied	94%
Bachelor's or higher	34%
Poverty rate	9.1%
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.