

Saint Paul 55109

ZIP code · MN · Minnesota · Ramsey County

BALANCED MARKET

\$325K

MEDIAN SALE PRICE

-4.3%

1-YR CHANGE

352

SALES (12 MO)

\$230K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 43 / 100



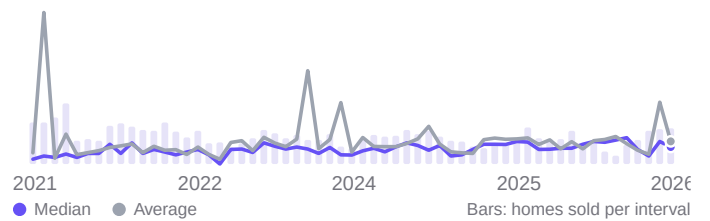
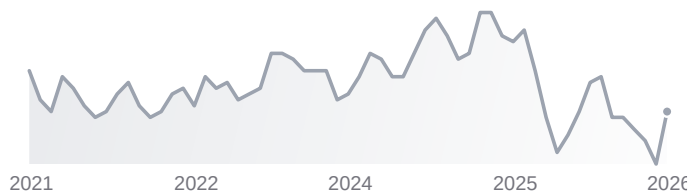
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

43 / 100

Sale prices

Median \$329K · Average \$351K

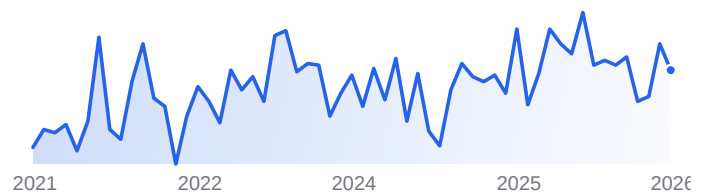
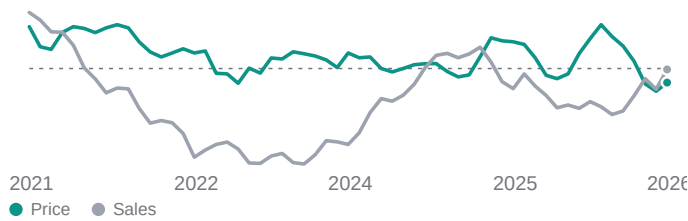


Growth (year over year)

Price -4.3% · Sales -0.3%

Price per square foot

\$272/ft²

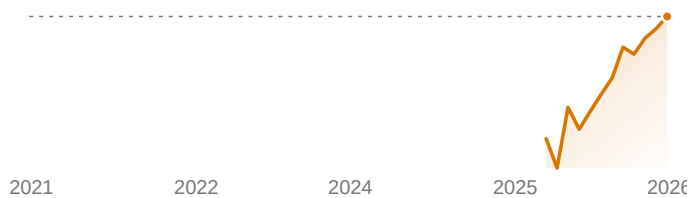


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

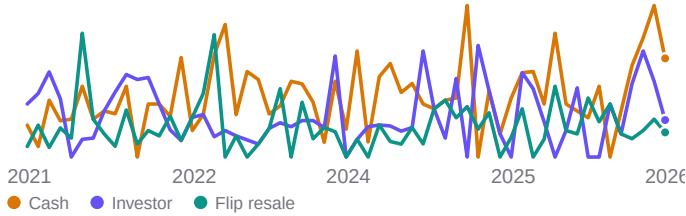
3.5%



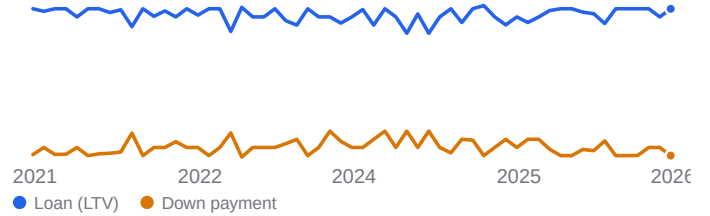
BUYERS & OUTCOMES

Buyer mix

Cash 19% · Investor 7.0% · Flip resale 4.7%

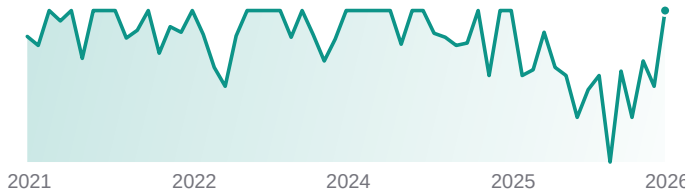


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



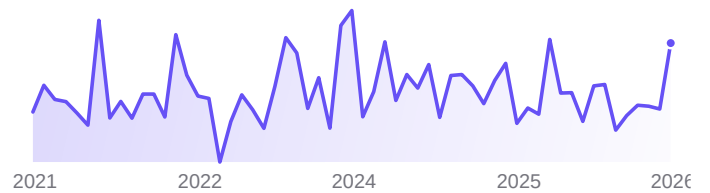
Sellers who sold at a gain

100%



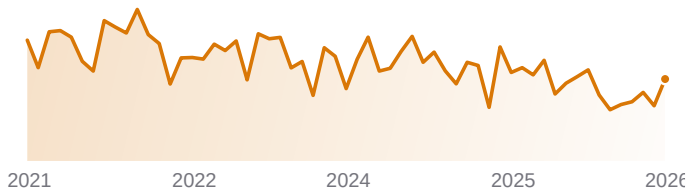
Typical hold before selling

10.7 yrs



Median annualized return at resale

+4.3%



Preforeclosure filings

Filings 10 · Auction stage 10



HOUSING STOCK

Homes	9,962
Median value (AVM)	\$230K
Median size	1,207 ft²
Median bedrooms	3
Median year built	1968
Single family	82%
Condos	4.6%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	27%
Underwater (LTV 125% or more)	12%
Owner occupied	90%
Company owned	13%
Median loan-to-value	79%

Typical ownership tenure

13.0 yrs

COMMUNITY

Population	34,935
Density	2,682 / mi²
Median household income	\$81K
Average household income	\$98K
Crime index (US avg 100)	90
Air pollution index (US avg 100)	93
Earthquake index (US avg 100)	7
Homes occupied	96%
Bachelor's or higher	24%
Poverty rate	7.9%
Unemployment	0.9%
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.