

Saint Paul 55110

ZIP code · MN · Minnesota > Ramsey County

SELLER'S MARKET

\$379K

MEDIAN SALE PRICE

-0.4%

1-YR CHANGE

550

SALES (12 MO)

\$274K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 63 / 100

Buyer's market

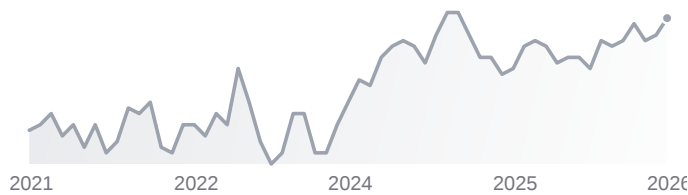
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

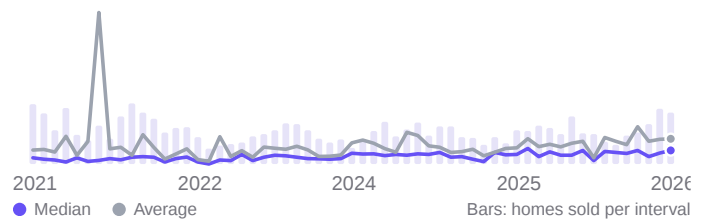
Market temperature (0–100)

63 / 100



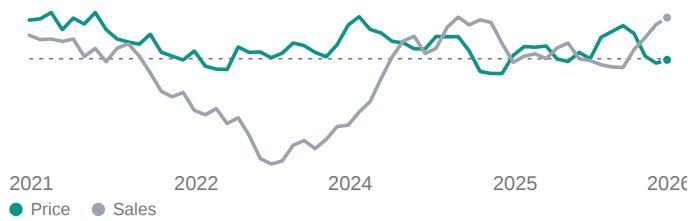
Sale prices

Median \$400K · Average \$485K



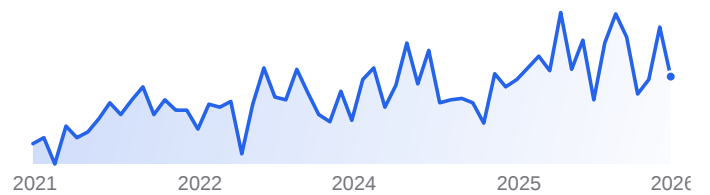
Growth (year over year)

Price -0.4% · Sales +14.1%



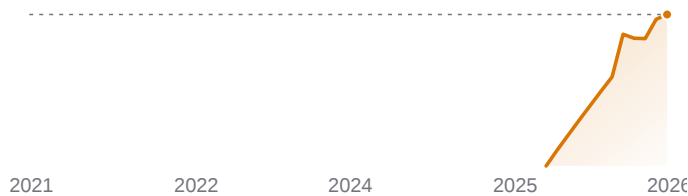
Price per square foot

\$249/ft²



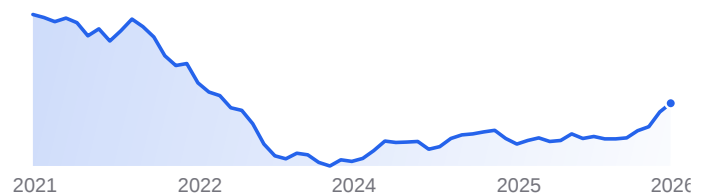
Sale premium vs estimated value

+0.0%



Annual turnover (share of homes sold)

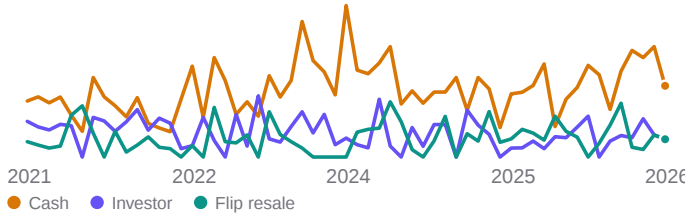
4.0%



BUYERS & OUTCOMES

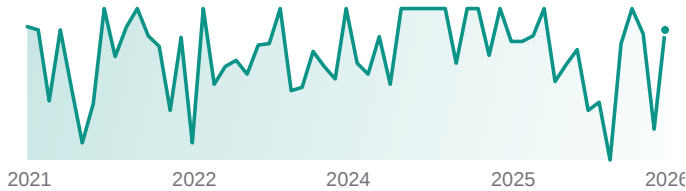
Buyer mix

Cash 18% · Investor 4.5% · Flip resale 4.5%



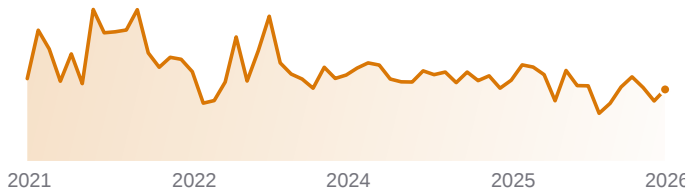
Sellers who sold at a gain

98%

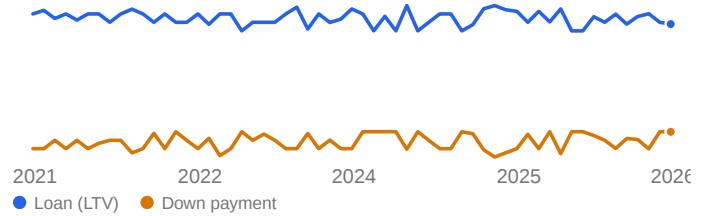


Median annualized return at resale

+4.1%

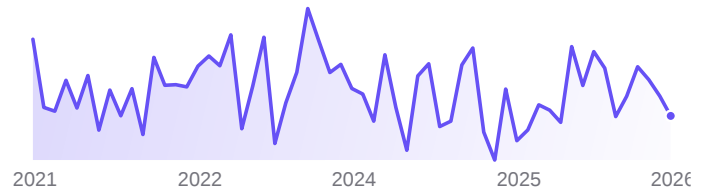


Financing (share of purchase price) Loan (LTV) 84% · Down payment 20%



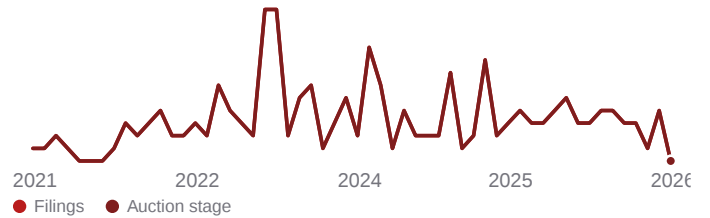
Typical hold before selling

5.8 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	13,837
Median value (AVM)	\$274K
Median size	1,484 ft²
Median bedrooms	3
Median year built	1972
Single family	82%
Condos	3.8%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	33%
Underwater (LTV 125% or more)	7.7%
Owner occupied	93%
Company owned	13%
Median loan-to-value	72%

Typical ownership tenure

10.1 yrs

COMMUNITY

Population	40,494
Density	1,341 / mi²
Median household income	\$101K
Average household income	\$119K
Crime index (US avg 100)	75
Air pollution index (US avg 100)	93
Earthquake index (US avg 100)	10
Homes occupied	96%
Bachelor's or higher	32%
Poverty rate	4.2%
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.