

Saint Paul 55112

ZIP code · MN · Minnesota > Ramsey County

BALANCED MARKET

\$380K

MEDIAN SALE PRICE

+2.0%

1-YR CHANGE

438

SALES (12 MO)

\$271K

MEDIAN VALUE (AVM)

Market temperature

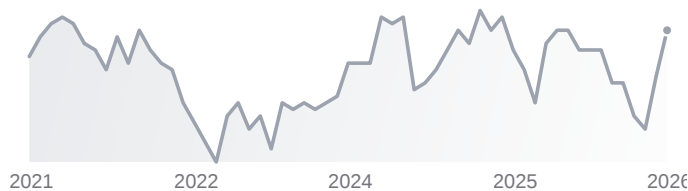
Balanced market · 54 / 100



MARKET TRENDS (5 YEARS)

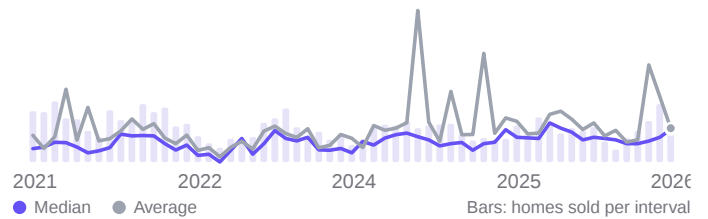
Market temperature (0–100)

54 / 100



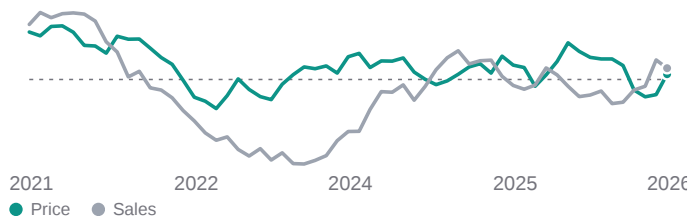
Sale prices

Median \$405K · Average \$410K



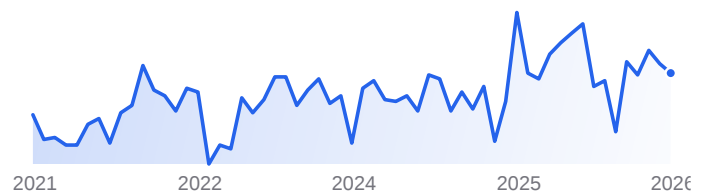
Growth (year over year)

Price +2.0% · Sales +4.3%



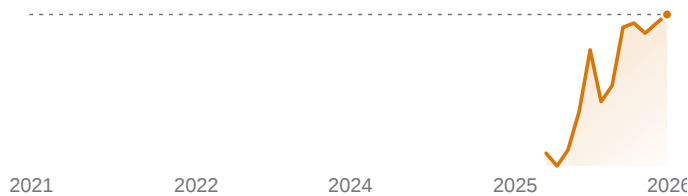
Price per square foot

\$226/ft²



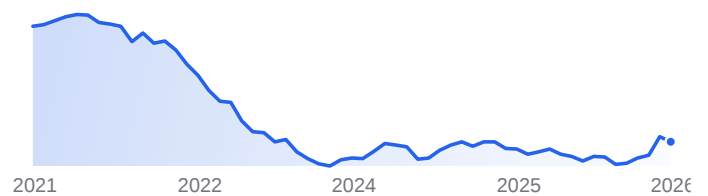
Sale premium vs estimated value

+0.0%



Annual turnover (share of homes sold)

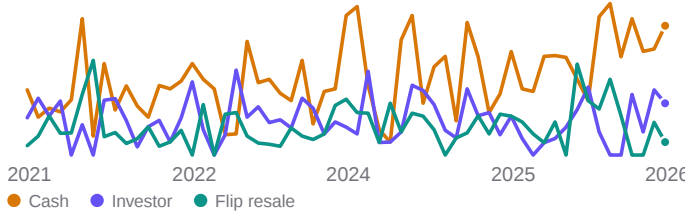
3.2%



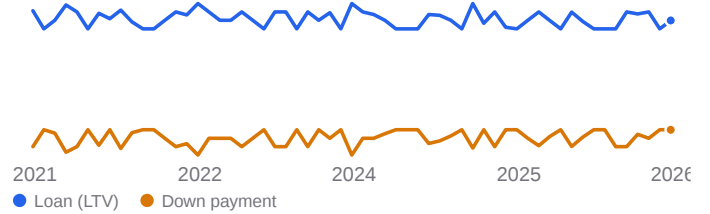
BUYERS & OUTCOMES

Buyer mix

Cash 24% · Investor 9.8% · Flip resale 2.4%

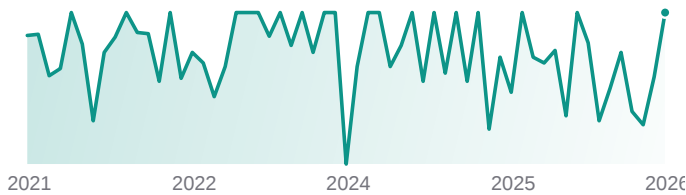


Financing (share of purchase price) Loan (LTV) 85% · Down payment 20%



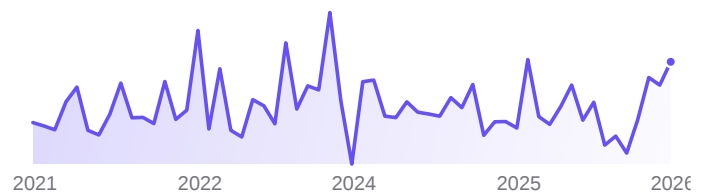
Sellers who sold at a gain

100%



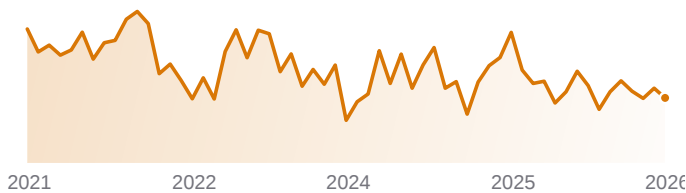
Typical hold before selling

11.5 yrs



Median annualized return at resale

+3.3%



Preforeclosure filings

Filings 5 · Auction stage 5



HOUSING STOCK

Homes	13,738
Median value (AVM)	\$271K
Median size	1,592 ft²
Median bedrooms	3
Median year built	1971
Single family	72%
Condos	4.9%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	28%
Underwater (LTV 125% or more)	10%
Owner occupied	92%
Company owned	12%
Median loan-to-value	77%

Typical ownership tenure

10.1 yrs

COMMUNITY

Population	45,720
Density	2,671 / mi²
Median household income	\$97K
Average household income	\$114K
Crime index (US avg 100)	64
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	13
Homes occupied	96%
Bachelor's or higher	34%
Poverty rate	6.9%
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.