

Saint Paul 55113

ZIP code · MN · Minnesota · Ramsey County

BALANCED MARKET

\$378K

MEDIAN SALE PRICE

-0.5%

1-YR CHANGE

432

SALES (12 MO)

\$261K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 47 / 100



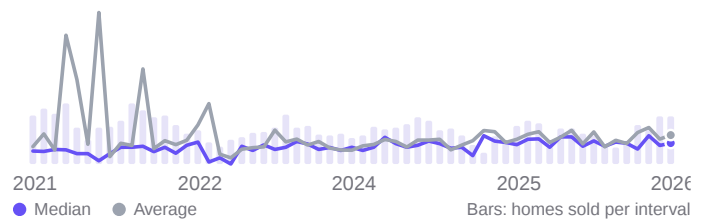
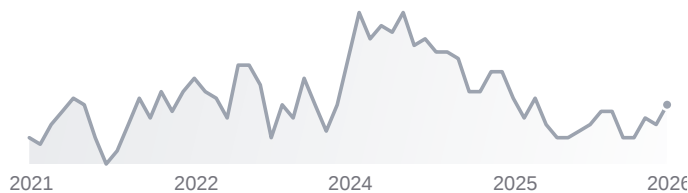
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

47 / 100

Sale prices

Median \$370K · Average \$408K

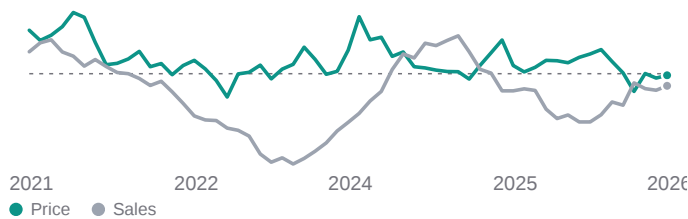


Growth (year over year)

Price -0.5% · Sales -4.2%

Price per square foot

\$235/ft²

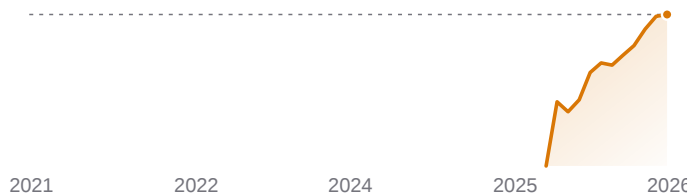


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

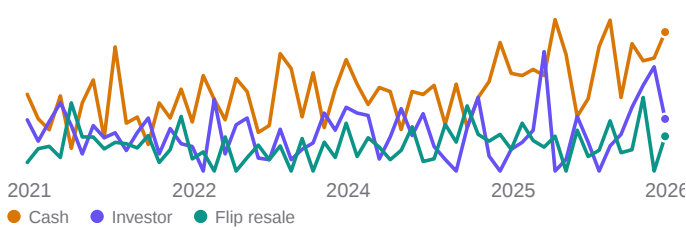
3.3%



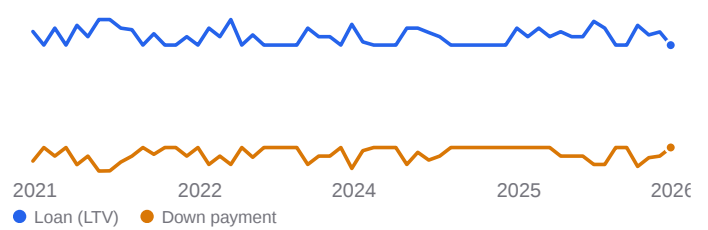
BUYERS & OUTCOMES

Buyer mix

Cash 29% · Investor 11% · Flip resale 7.3%

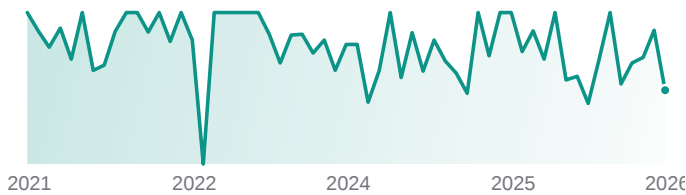


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



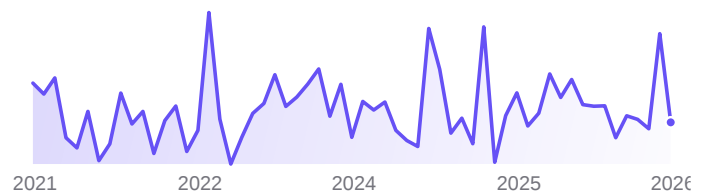
Sellers who sold at a gain

87%



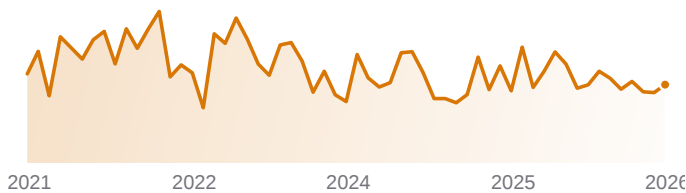
Typical hold before selling

6.5 yrs



Median annualized return at resale

+3.9%



Preforeclosure filings

Filings 5 · Auction stage 5



HOUSING STOCK

Homes	13,197
Median value (AVM)	\$261K
Median size	1,450 ft²
Median bedrooms	3
Median year built	1961
Single family	73%
Condos	13%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	31%
Underwater (LTV 125% or more)	9.2%
Owner occupied	90%
Company owned	15%
Median loan-to-value	74%

Typical ownership tenure

9.7 yrs

COMMUNITY

Population	40,782
Density	2,604 / mi²
Median household income	\$89K
Average household income	\$120K
Crime index (US avg 100)	87
Air pollution index (US avg 100)	87
Earthquake index (US avg 100)	9
Homes occupied	96%
Bachelor's or higher	35%
Poverty rate	6.5%
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.