

Saint Paul 55116

ZIP code · MN · Minnesota > Ramsey County

BALANCED MARKET

\$451K

MEDIAN SALE PRICE

-5.4%

1-YR CHANGE

263

SALES (12 MO)

\$342K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 48 / 100



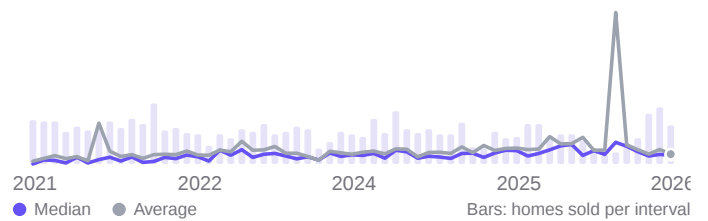
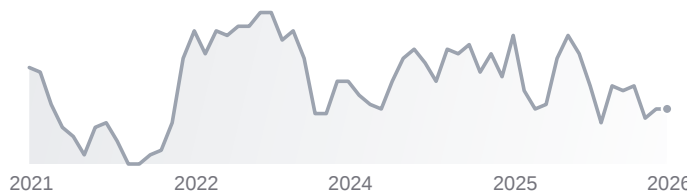
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

48 / 100

Sale prices

Median \$450K · Average \$466K

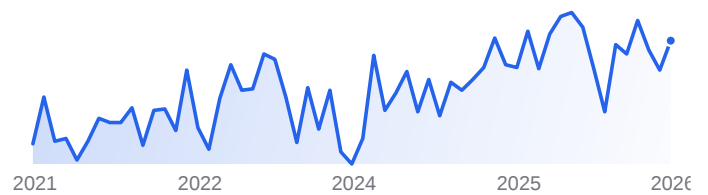
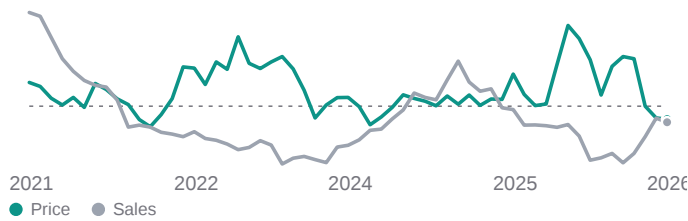


Growth (year over year)

Price -5.4% · Sales -6.7%

Price per square foot

\$374/ft²

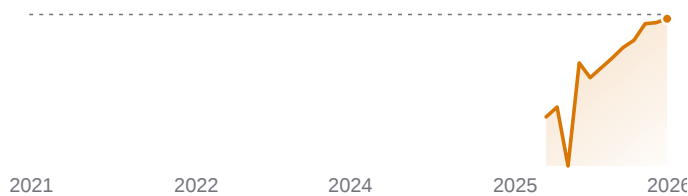


Sale premium vs estimated value

-0.0%

Annual turnover (share of homes sold)

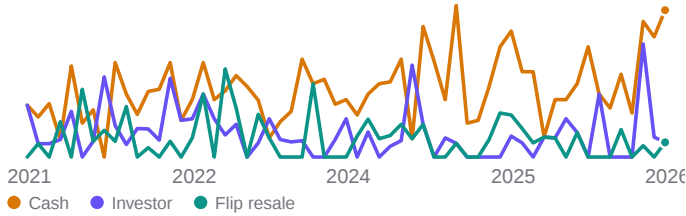
3.8%



BUYERS & OUTCOMES

Buyer mix

Cash 33% · Investor 3.3% · Flip resale 3.3%



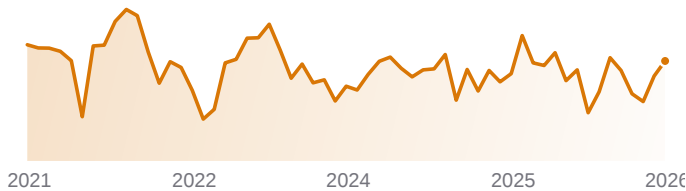
Sellers who sold at a gain

92%

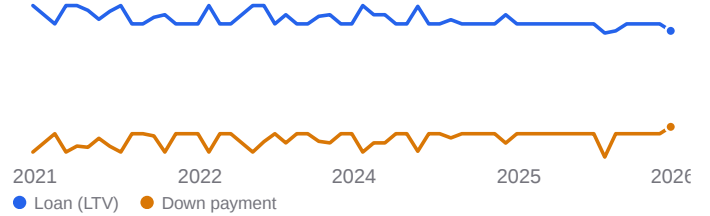


Median annualized return at resale

+4.6%

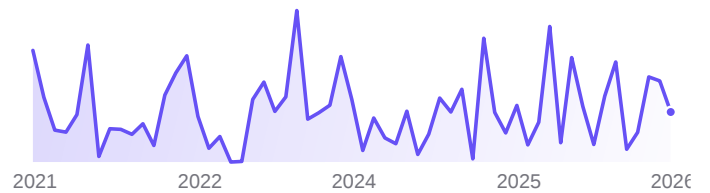


Financing (share of purchase price) Loan (LTV) 76% · Down payment 24%



Typical hold before selling

6.9 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	6,979
Median value (AVM)	\$342K
Median size	1,384 ft²
Median bedrooms	3
Median year built	1948
Single family	83%
Condos	8.1%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	29%
Underwater (LTV 125% or more)	7.4%
Owner occupied	84%
Company owned	14%
Median loan-to-value	75%

Typical ownership tenure

13.4 yrs

COMMUNITY

Population	25,348
Density	4,094 / mi²
Median household income	\$89K
Average household income	\$117K
Crime index (US avg 100)	100
Air pollution index (US avg 100)	90
Earthquake index (US avg 100)	11
Homes occupied	95%
Bachelor's or higher	36%
Poverty rate	8.1%
Unemployment	0.9%
Average temp	45°F
Annual precip	31 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.