

Saint Paul 55119

ZIP code · MN · Minnesota > Ramsey County

BALANCED MARKET

\$296K

MEDIAN SALE PRICE

+0.7%

1-YR CHANGE

453

SALES (12 MO)

\$200K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 58 / 100

Buyer's market

Balanced

Seller's market

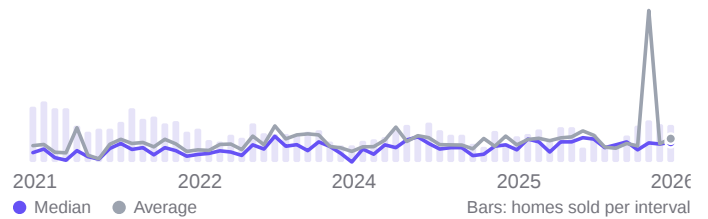
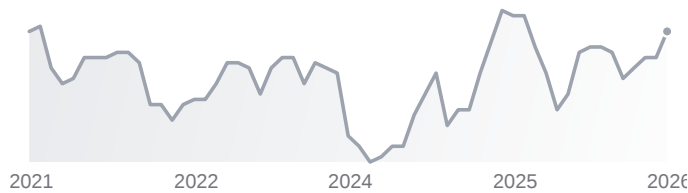
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

58 / 100

Sale prices

Median \$299K · Average \$312K

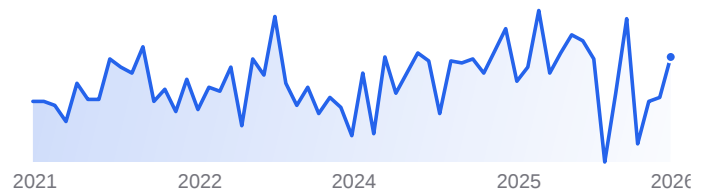
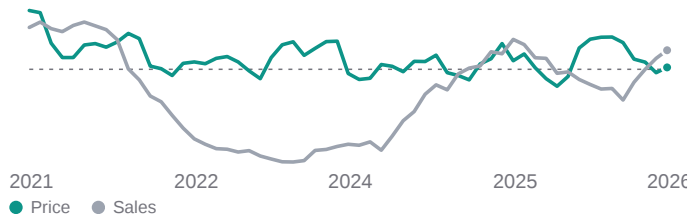


Growth (year over year)

Price +0.7% · Sales +6.8%

Price per square foot

\$256/ft²

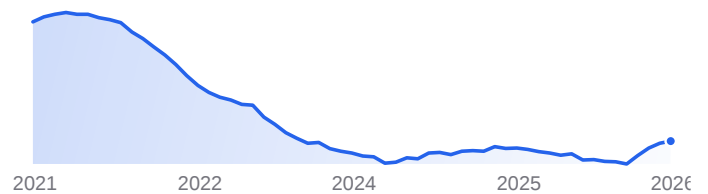


Sale premium vs estimated value

+0.1%

Annual turnover (share of homes sold)

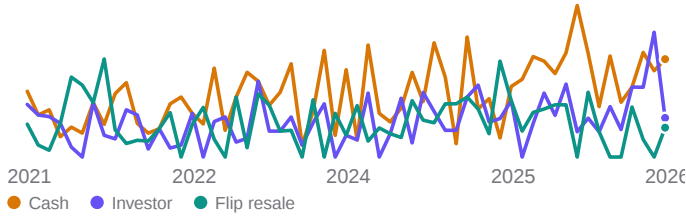
3.9%



BUYERS & OUTCOMES

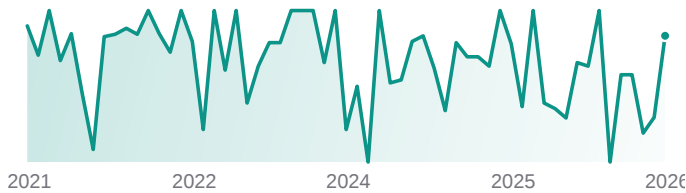
Buyer mix

Cash 20% · Investor 8.2% · Flip resale 6.1%



Sellers who sold at a gain

97%

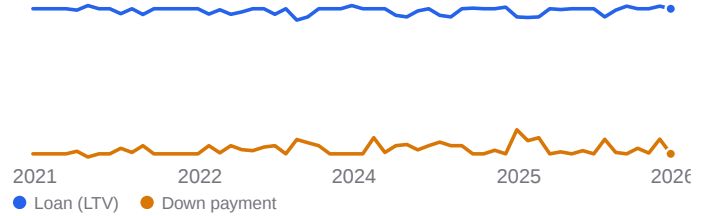


Median annualized return at resale

+4.3%

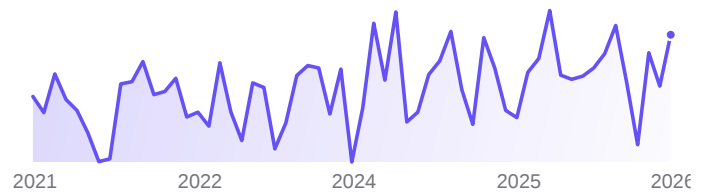


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



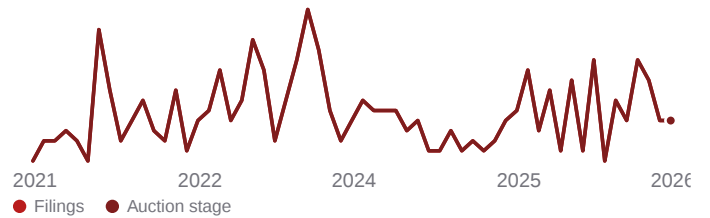
Typical hold before selling

9.0 yrs



Preforeclosure filings

Filings 5 · Auction stage 5



HOUSING STOCK

Homes	11,612
Median value (AVM)	\$200K
Median size	1,165 ft²
Median bedrooms	3
Median year built	1966
Single family	79%
Condos	5.3%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	24%
Underwater (LTV 125% or more)	16%
Owner occupied	89%
Company owned	10%
Median loan-to-value	86%

Typical ownership tenure

13.5 yrs

COMMUNITY

Population	42,762
Density	3,453 / mi ²
Median household income	\$81K
Average household income	\$103K
Crime index (US avg 100)	73
Air pollution index (US avg 100)	92
Earthquake index (US avg 100)	14
Homes occupied	96%
Bachelor's or higher	24%
Poverty rate	12.4%
Unemployment	1.0%
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.