

Saint Paul 55120

ZIP code · MN · Minnesota > Dakota County

BUYER'S MARKET

\$346K

MEDIAN SALE PRICE

-22.5%

1-YR CHANGE

53

SALES (12 MO)

\$419K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 37 / 100



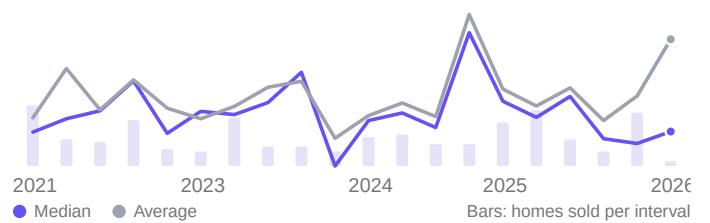
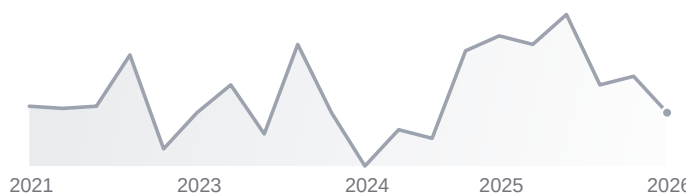
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

37 / 100

Sale prices

Median \$375K · Average \$750K

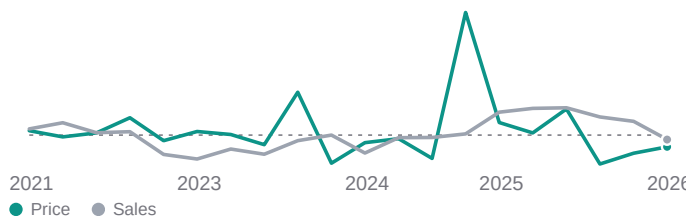


Growth (year over year)

Price -22.5% · Sales -8.6%

Price per square foot

\$265/ft²

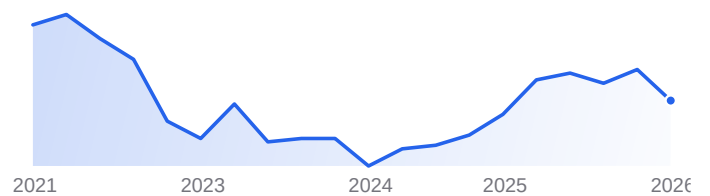
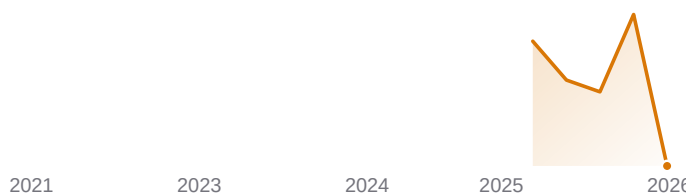


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

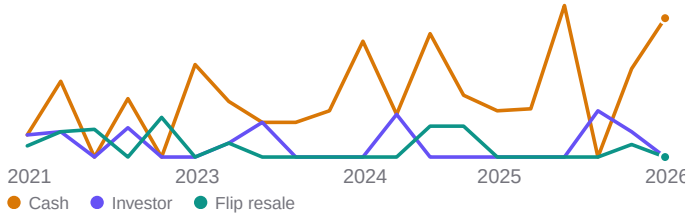
3.2%



BUYERS & OUTCOMES

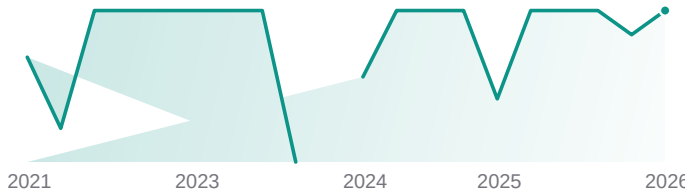
Buyer mix

Cash 50% · Investor 0% · Flip resale 0%



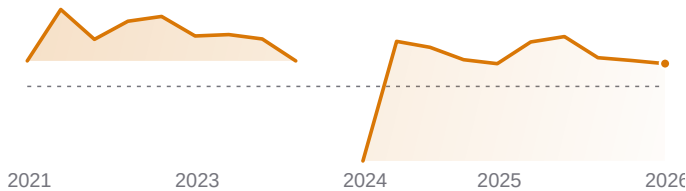
Sellers who sold at a gain

100%

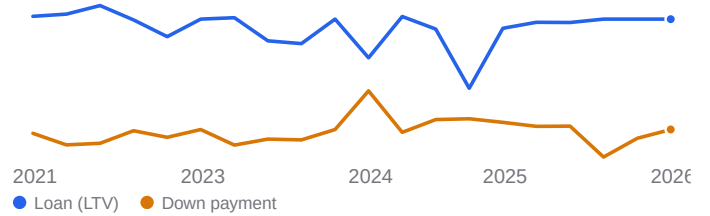


Median annualized return at resale

+2.8%

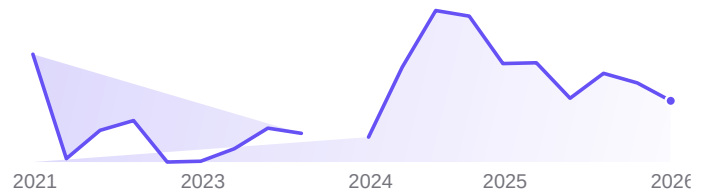


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



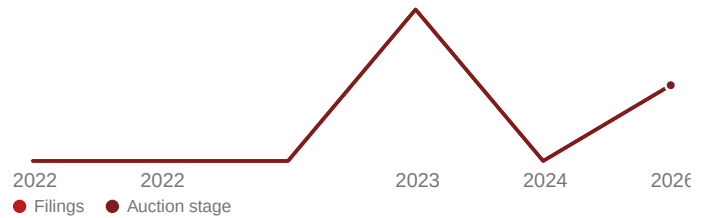
Typical hold before selling

6.0 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	1,632
Median value (AVM)	\$419K
Median size	2,490 ft²
Median bedrooms	3
Median year built	1989
Single family	71%
Condos	6.7%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	40%
Underwater (LTV 125% or more)	3.9%
Owner occupied	94%
Company owned	12%
Median loan-to-value	61%

Typical ownership tenure

10.9 yrs

COMMUNITY

Population	5,275
Density	802 / mi²
Median household income	\$118K
Average household income	\$137K
Crime index (US avg 100)	79
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	10
Homes occupied	97%
Bachelor's or higher	37%
Poverty rate	3.9%
Unemployment	0.8%
Average temp	45°F
Annual precip	31 in
Sunshine	58%

Market metrics are derived from recorded arms-length deeds through July 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.