

Saint Paul 55122

ZIP code · MN · Minnesota > Dakota County

BALANCED MARKET

\$348K

MEDIAN SALE PRICE

-7.9%

1-YR CHANGE

395

SALES (12 MO)

\$268K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 49 / 100



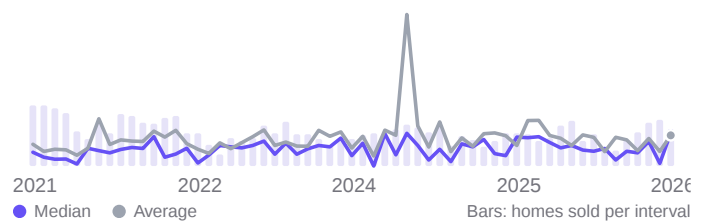
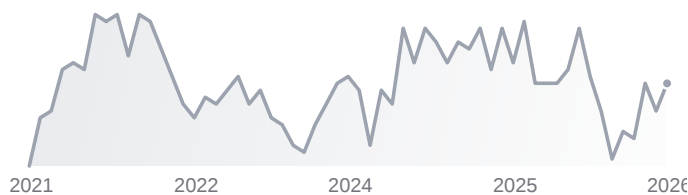
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

49 / 100

Sale prices

Median \$392K · Average \$384K

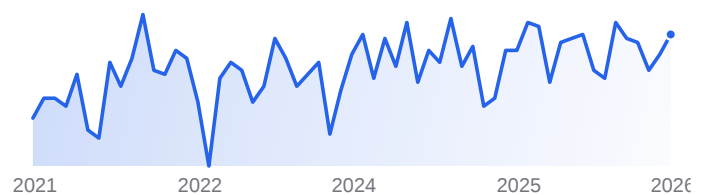
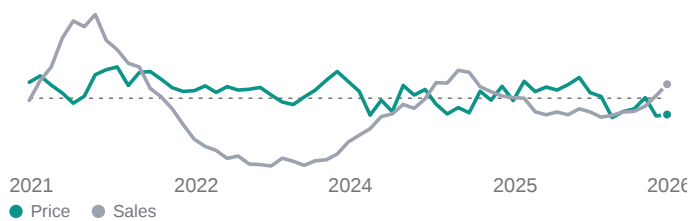


Growth (year over year)

Price -7.9% · Sales +6.8%

Price per square foot

\$202/ft²



Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

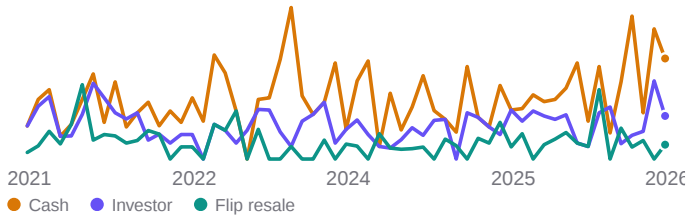
3.6%



BUYERS & OUTCOMES

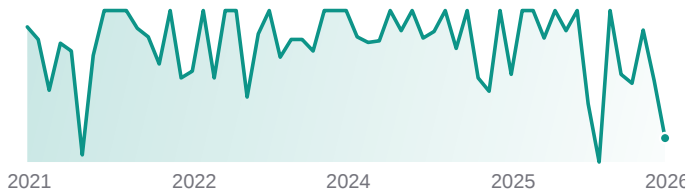
Buyer mix

Cash 24% · Investor 10% · Flip resale 3.4%



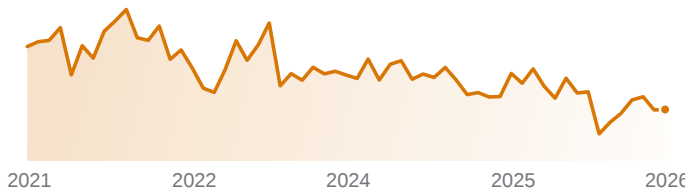
Sellers who sold at a gain

79%

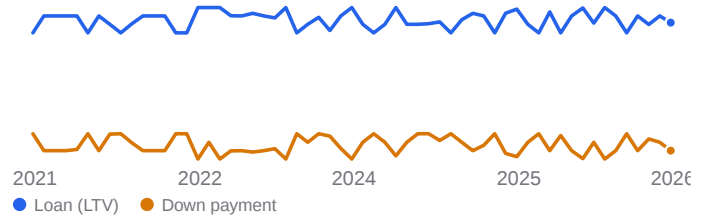


Median annualized return at resale

+3.0%

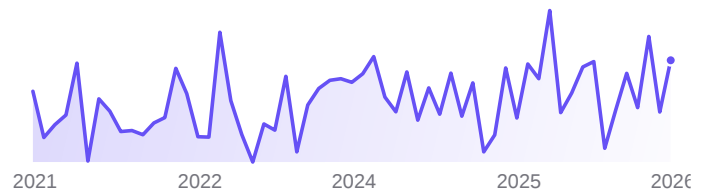


Financing (share of purchase price) Loan (LTV) 86% · Down payment 10%



Typical hold before selling

8.6 yrs



Preforeclosure filings

Filings 5 · Auction stage 5



HOUSING STOCK

Homes	11,056
Median value (AVM)	\$268K
Median size	1,764 ft²
Median bedrooms	3
Median year built	1985
Single family	56%
Condos	8.0%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	31%
Underwater (LTV 125% or more)	6.9%
Owner occupied	91%
Company owned	9.8%
Median loan-to-value	73%

Typical ownership tenure

10.9 yrs

COMMUNITY

Population	33,485
Density	2,868 / mi²
Median household income	\$99K
Average household income	\$118K
Crime index (US avg 100)	96
Air pollution index (US avg 100)	89
Earthquake index (US avg 100)	15
Homes occupied	97%
Bachelor's or higher	32%
Poverty rate	8.9%
Unemployment	1.0%
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.