

Saint Paul 55130

ZIP code · MN · Minnesota > Ramsey County

SELLER'S MARKET

\$238K

MEDIAN SALE PRICE

+5.2%

1-YR CHANGE

133

SALES (12 MO)

\$163K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 61 / 100

Buyer's market

Balanced

Seller's market

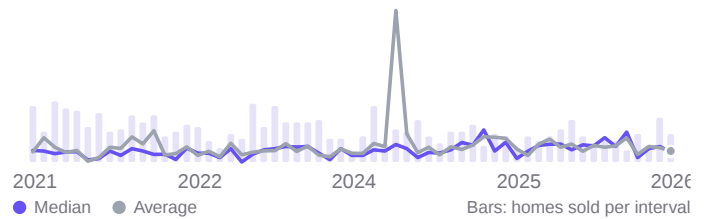
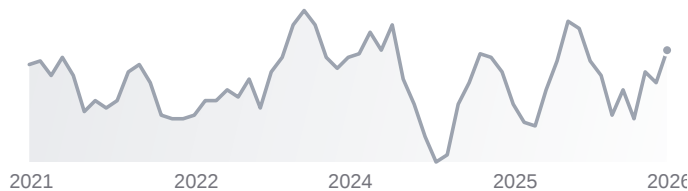
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

61 / 100

Sale prices

Median \$225K · Average \$230K

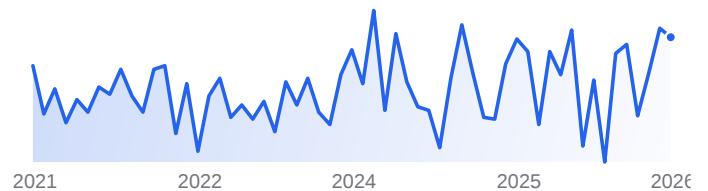
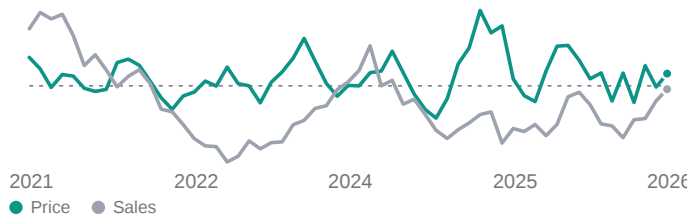


Growth (year over year)

Price +5.2% · Sales -1.5%

Price per square foot

\$195/ft²

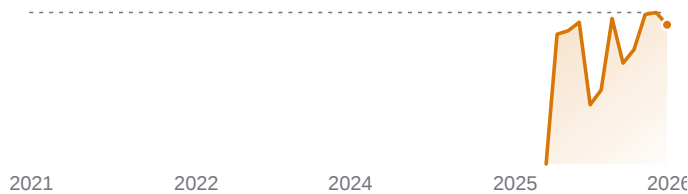


Sale premium vs estimated value

-0.1%

Annual turnover (share of homes sold)

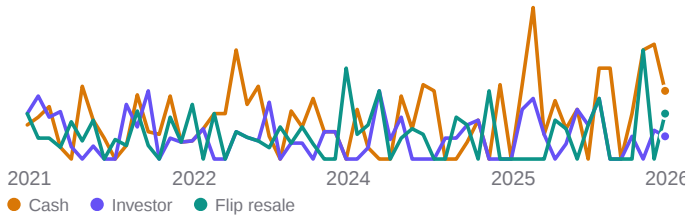
4.4%



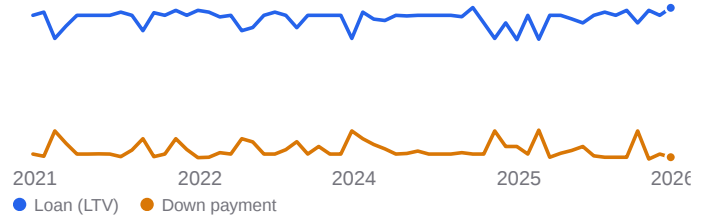
BUYERS & OUTCOMES

Buyer mix

Cash 25% · Investor 8.3% · Flip resale 17%

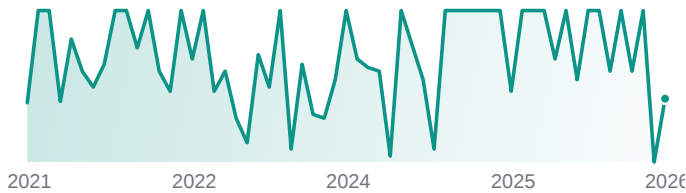


Financing (share of purchase price) Loan (LTV) 100% · Down payment 3.0%



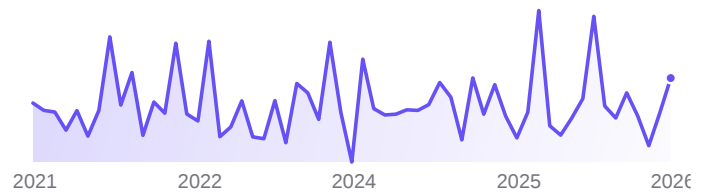
Sellers who sold at a gain

82%



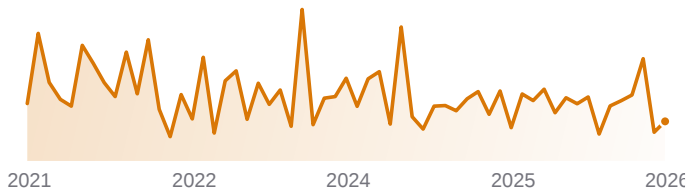
Typical hold before selling

9.4 yrs



Median annualized return at resale

+3.5%



Preforeclosure filings

Filings 4 · Auction stage 4



HOUSING STOCK

Homes	3,009
Median value (AVM)	\$163K
Median size	1,360 ft²
Median bedrooms	3
Median year built	1924
Single family	76%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	24%
Underwater (LTV 125% or more)	21%
Owner occupied	79%
Company owned	15%
Median loan-to-value	92%
Typical ownership tenure	8.5 yrs

COMMUNITY

Population	17,758
Density	8,854 / mi²
Median household income	\$54K
Average household income	\$75K
Crime index (US avg 100)	121
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	8
Homes occupied	94%
Bachelor's or higher	16%
Poverty rate	24.0%
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.