

Utica 55979

ZIP code · MN · Minnesota > Winona County > Utica

STRONG SELLER'S MARKET

\$80K

MEDIAN SALE PRICE

-57.3%

1-YR CHANGE

10

SALES (12 MO)

\$219K

MEDIAN VALUE (AVM)

Market temperature

Strong seller's market · 93 / 100

Buyer's market

Balanced

Seller's market

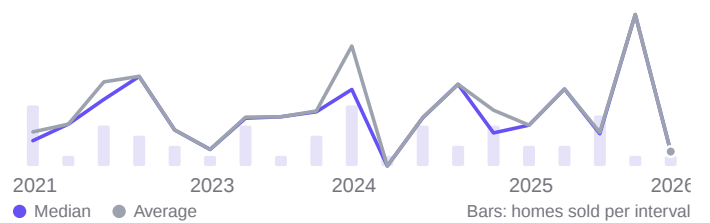
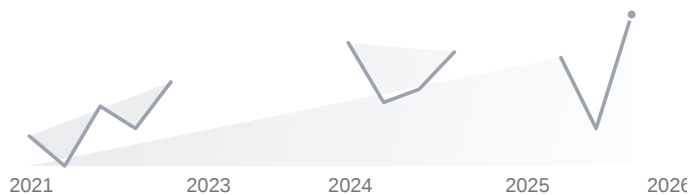
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

93 / 100

Sale prices

Median \$80K · Average \$80K

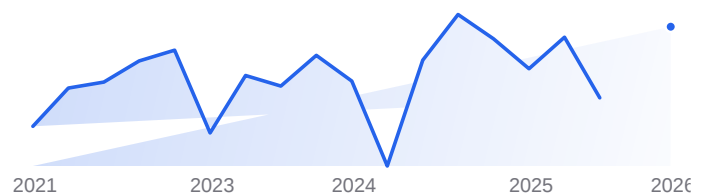
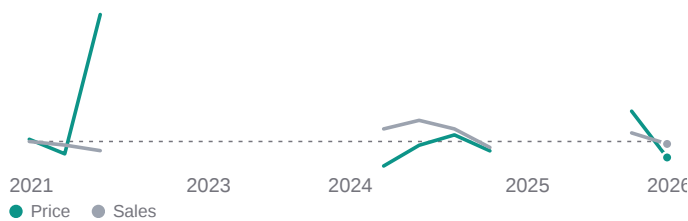


Growth (year over year)

Price -57.3% · Sales -9.1%

Price per square foot

\$227/ft²



Sale premium vs estimated value

-5.1%

Annual turnover (share of homes sold)

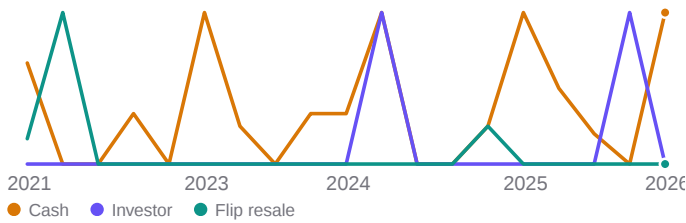
3.8%



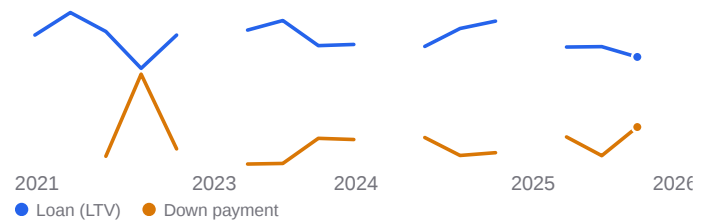
BUYERS & OUTCOMES

Buyer mix

Cash 100% · Investor 0% · Flip resale 0%

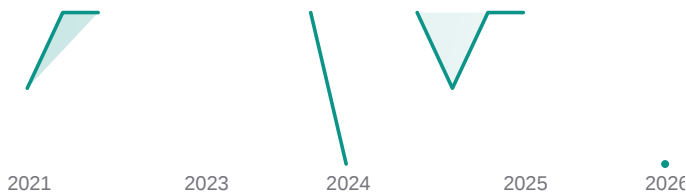


Financing (share of purchase price) Loan (LTV) 73% · Down payment 27%



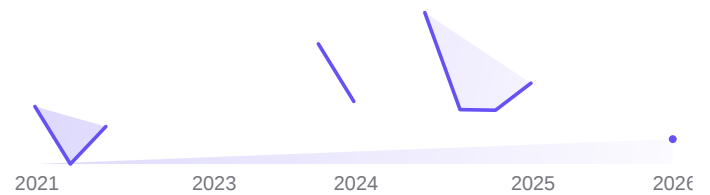
Sellers who sold at a gain

0%



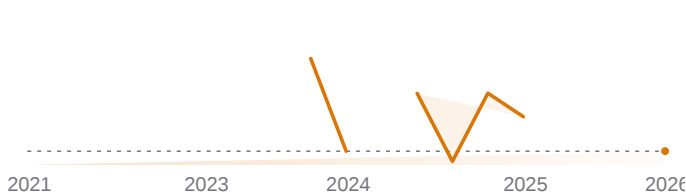
Typical hold before selling

1.2 yrs



Median annualized return at resale

+0.0%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	264
Median value (AVM)	\$219K
Median size	1,504 ft²
Median bedrooms	3
Median year built	1972
Single family	88%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	48%
Underwater (LTV 125% or more)	5.9%
Owner occupied	88%
Company owned	8.7%
Median loan-to-value	53%
Typical ownership tenure	8.4 yrs

COMMUNITY

Population	2,190
Density	36 / mi²
Median household income	\$88K
Average household income	\$100K
Crime index (US avg 100)	85
Air pollution index (US avg 100)	83
Earthquake index (US avg 100)	10
Homes occupied	94%
Bachelor's or higher	21%
Poverty rate	10.2%
Unemployment	0.9%
Average temp	44°F
Annual precip	34 in
Sunshine	58%

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