

Milaca 56353

ZIP code · MN · Minnesota > Mille Lacs County > Milaca

BALANCED MARKET

\$284K

MEDIAN SALE PRICE

-3.2%

1-YR CHANGE

137

SALES (12 MO)

\$186K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 44 / 100



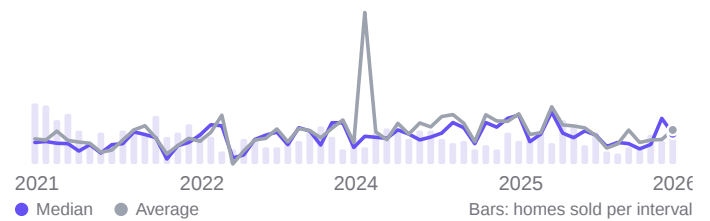
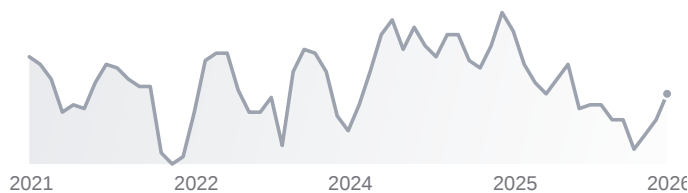
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

44 / 100

Sale prices

Median \$277K · Average \$295K

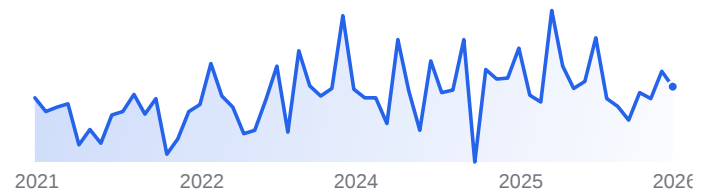
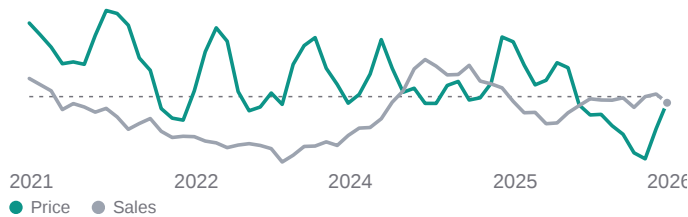


Growth (year over year)

Price -3.2% · Sales -3.5%

Price per square foot

\$221/ft²



Sale premium vs estimated value

-0.3%

Annual turnover (share of homes sold)

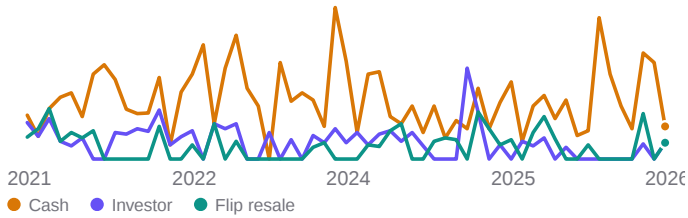
3.8%



BUYERS & OUTCOMES

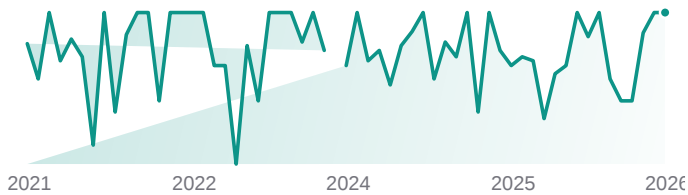
Buyer mix

Cash 15% · Investor 7.7% · Flip resale 7.7%



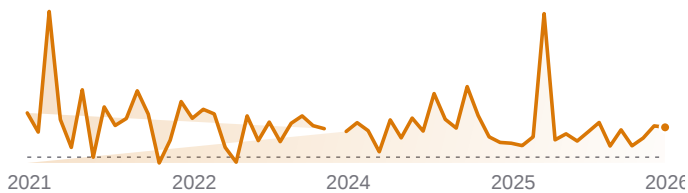
Sellers who sold at a gain

100%

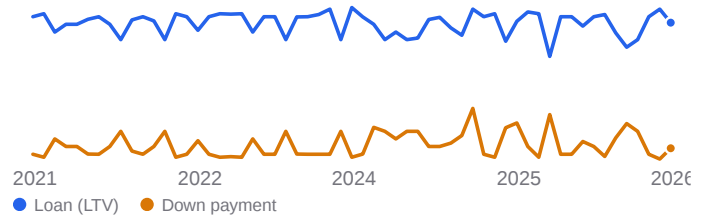


Median annualized return at resale

+7.3%

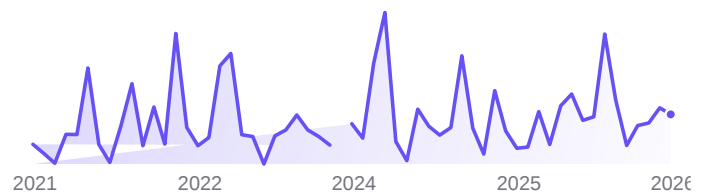


Financing (share of purchase price) Loan (LTV) 91% · Down payment 8.9%



Typical hold before selling

5.4 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	3,622
Median value (AVM)	\$186K
Median size	1,245 ft²
Median bedrooms	3
Median year built	1992
Single family	80%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	41%
Underwater (LTV 125% or more)	14%
Owner occupied	88%
Company owned	9.7%
Median loan-to-value	67%
Typical ownership tenure	13.8 yrs

COMMUNITY

Population	10,095
Density	53 / mi²
Median household income	\$74K
Average household income	\$88K
Crime index (US avg 100)	89
Air pollution index (US avg 100)	93
Earthquake index (US avg 100)	10
Homes occupied	94%
Bachelor's or higher	13%
Poverty rate	9.8%
Unemployment	1.7%
Average temp	42°F
Annual precip	29 in
Sunshine	59%

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.