

Onamia 56359

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

BUYER'S MARKET

\$195K

MEDIAN SALE PRICE

-7.5%

1-YR CHANGE

69

SALES (12 MO)

\$198K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 34 / 100



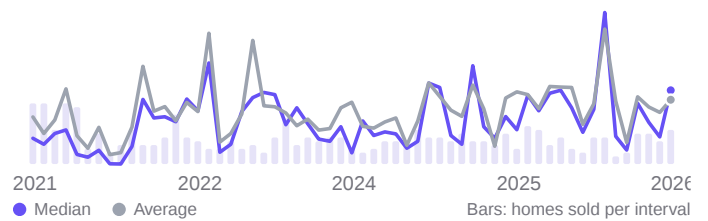
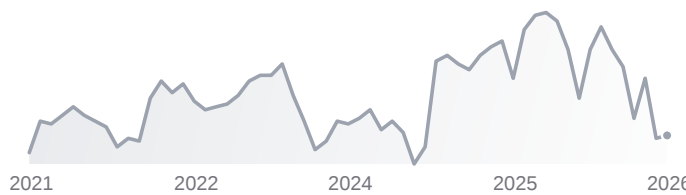
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

34 / 100

Sale prices

Median \$285K · Average \$253K

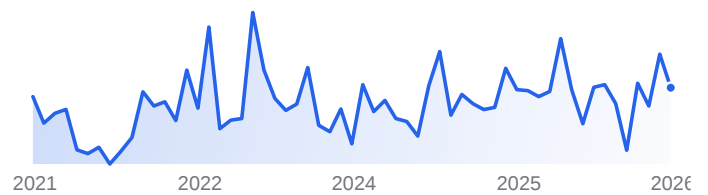
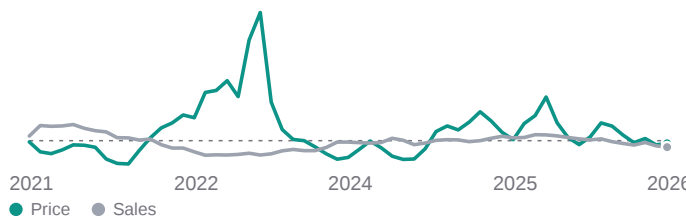


Growth (year over year)

Price -7.5% · Sales -18.8%

Price per square foot

\$219/ft²

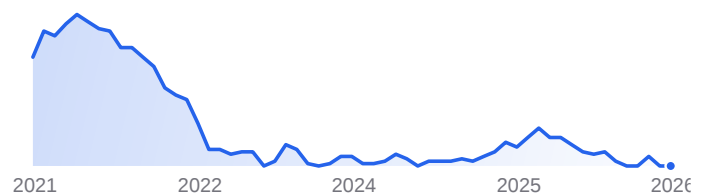
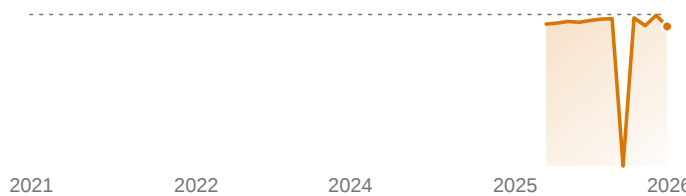


Sale premium vs estimated value

-4.0%

Annual turnover (share of homes sold)

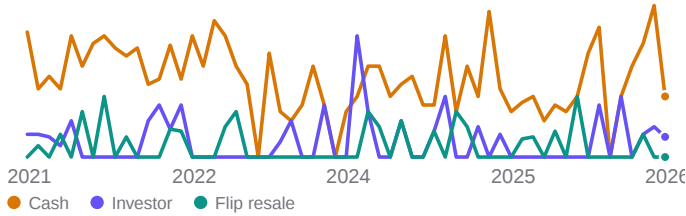
3.6%



BUYERS & OUTCOMES

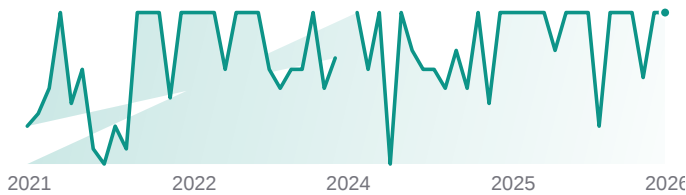
Buyer mix

Cash 33% · Investor 11% · Flip resale 0%



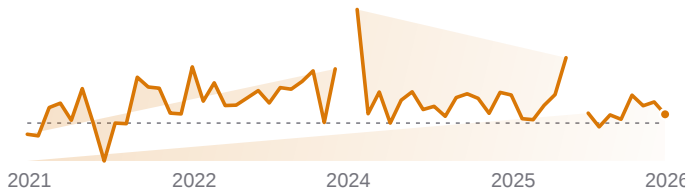
Sellers who sold at a gain

100%

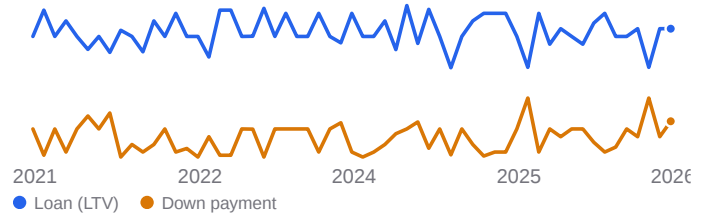


Median annualized return at resale

+2.8%

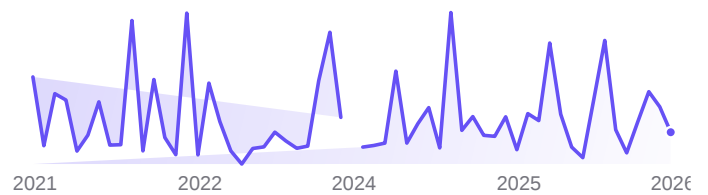


Financing (share of purchase price) Loan (LTV) 85% · Down payment 25%



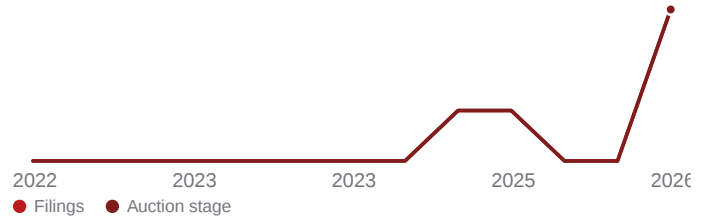
Typical hold before selling

3.7 yrs



Preforeclosure filings

Filings 4 · Auction stage 4



HOUSING STOCK

Homes	1,942
Median value (AVM)	\$198K
Median size	1,094 ft²
Median bedrooms	3
Median year built	1982
Single family	49%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	52%
Underwater (LTV 125% or more)	8.0%
Owner occupied	50%
Company owned	19%
Median loan-to-value	48%
Typical ownership tenure	16.9 yrs

COMMUNITY

Population	4,313
Density	17 / mi²
Median household income	\$57K
Average household income	\$71K
Crime index (US avg 100)	159
Air pollution index (US avg 100)	96
Earthquake index (US avg 100)	15
Homes occupied	70%
Bachelor's or higher	11%
Poverty rate	18.3%
Unemployment	1.1%
Average temp	41°F
Annual precip	28 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.