

# Freeland

Community · MI · Michigan > Saginaw County

BALANCED MARKET

**\$311K**

MEDIAN SALE PRICE

**+2.4%**

1-YR CHANGE

**202**

SALES (12 MO)

**\$279K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 56 / 100

Buyer's market

Balanced

Seller's market

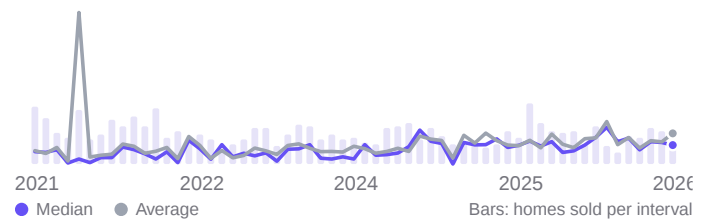
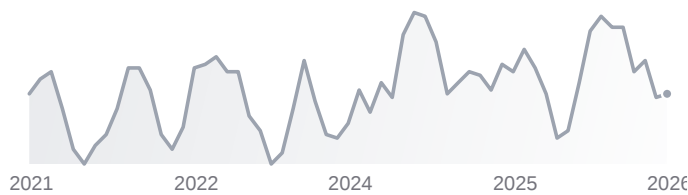
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

56 / 100

Sale prices

Median \$297K · Average \$378K

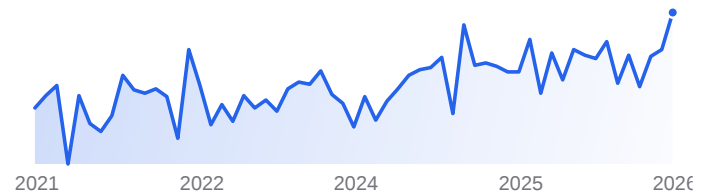
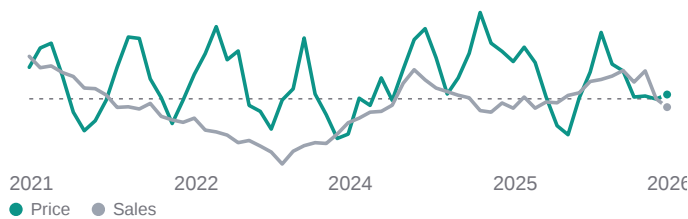


Growth (year over year)

Price +2.4% · Sales -4.7%

Price per square foot

\$222/ft²

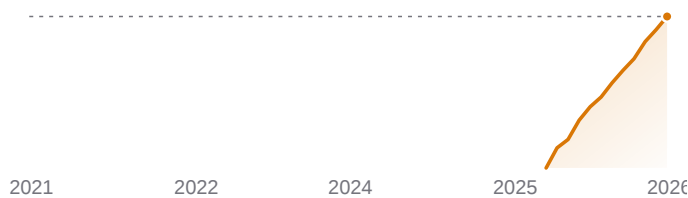


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

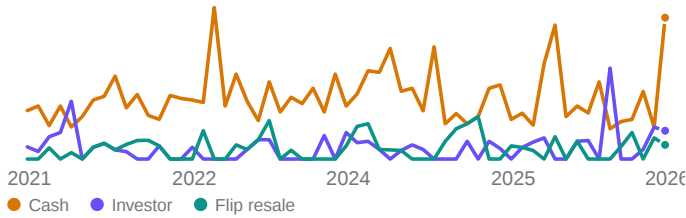
3.9%



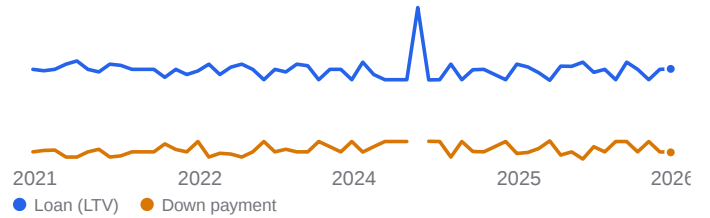
## BUYERS & OUTCOMES

### Buyer mix

Cash 67% · Investor 13% · Flip resale 6.7%

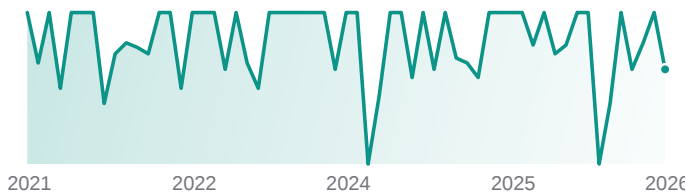


### Financing (share of purchase price) Loan (LTV) 91% · Down payment 9.5%



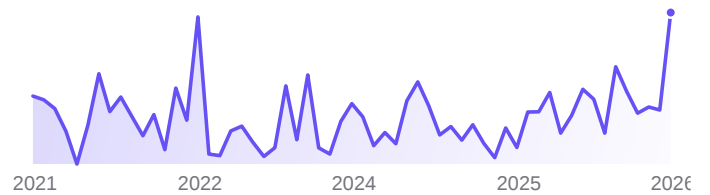
### Sellers who sold at a gain

88%



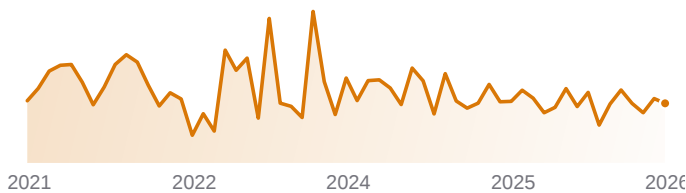
### Typical hold before selling

11.3 yrs



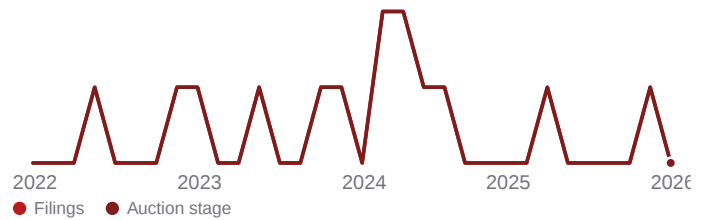
### Median annualized return at resale

+6.4%



### Preforeclosure filings

Filings 1 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 5,120     |
| Median value (AVM) | \$279K    |
| Median size        | 1,692 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1991      |
| Single family      | 93%       |
| Condos             | 3.1%      |

## EQUITY & OWNERSHIP

|                               |      |
|-------------------------------|------|
| Equity rich (LTV 50% or less) | 54%  |
| Underwater (LTV 125% or more) | 2.0% |
| Owner occupied                | 93%  |
| Company owned                 | 14%  |
| Median loan-to-value          | 47%  |

Typical ownership tenure

**15.4 yrs**

## COMMUNITY

|                                  |                    |
|----------------------------------|--------------------|
| Population                       | <b>7,512</b>       |
| Density                          | <b>1,140 / mi²</b> |
| Median household income          | <b>\$94K</b>       |
| Average household income         | <b>\$116K</b>      |
| Crime index (US avg 100)         | <b>26</b>          |
| Air pollution index (US avg 100) | <b>98</b>          |
| Earthquake index (US avg 100)    | <b>16</b>          |
| Homes occupied                   | <b>95%</b>         |
| Bachelor's or higher             | <b>20%</b>         |
| Poverty rate                     | <b>4.3%</b>        |
| Unemployment                     | <b>1.6%</b>        |
| Average temp                     | <b>48°F</b>        |
| Annual precip                    | <b>32 in</b>       |
| Sunshine                         | <b>50%</b>         |

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.