

Bay County, MI

County · MI · Michigan

BALANCED MARKET

\$163K

MEDIAN SALE PRICE

-1.0%

1-YR CHANGE

1,446

SALES (12 MO)

\$162K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 45 / 100



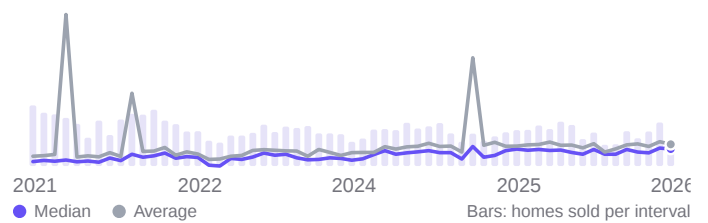
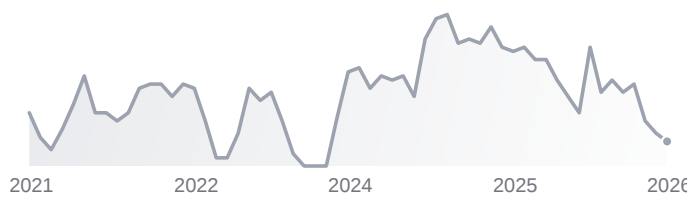
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

45 / 100

Sale prices

Median \$167K · Average \$187K

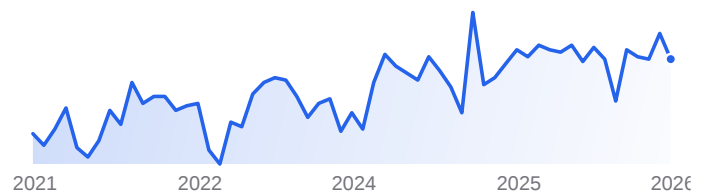
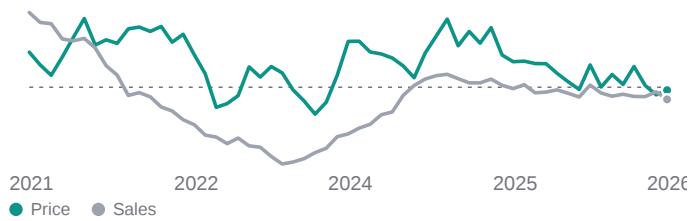


Growth (year over year)

Price -1.0% · Sales -4.2%

Price per square foot

\$123/ft²

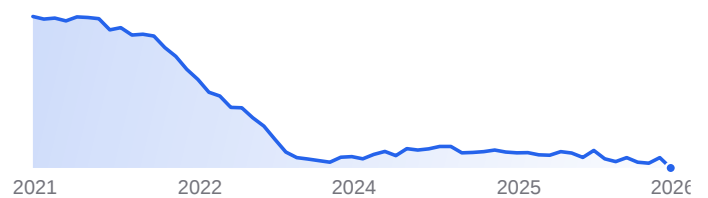
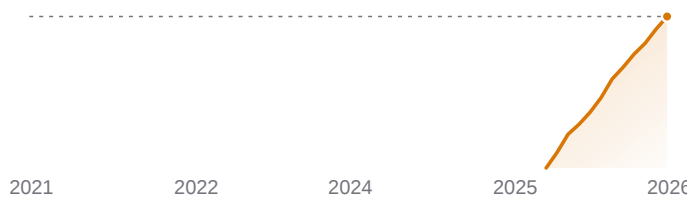


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

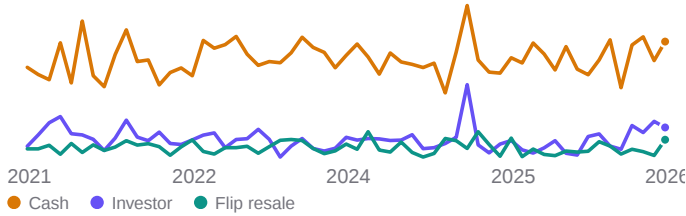
3.5%



BUYERS & OUTCOMES

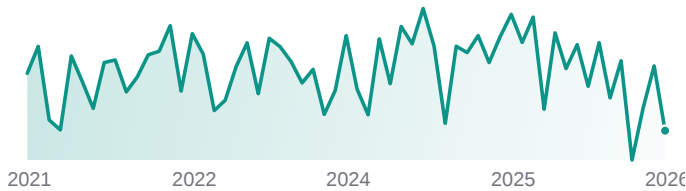
Buyer mix

Cash 39% · Investor 11% · Flip resale 7.1%



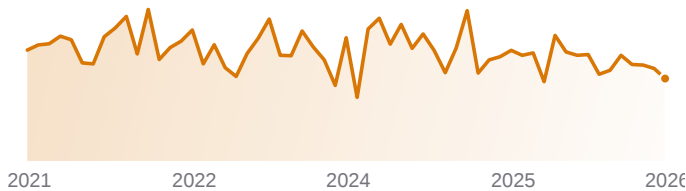
Sellers who sold at a gain

84%

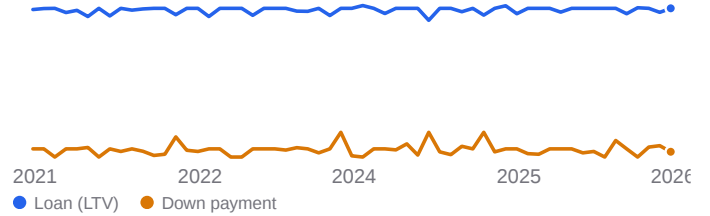


Median annualized return at resale

+5.9%

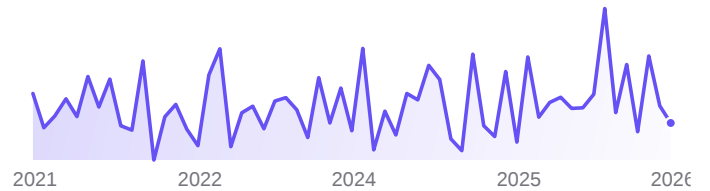


Financing (share of purchase price) Loan (LTV) 95% · Down payment 8.2%



Typical hold before selling

5.2 yrs



Preforeclosure filings

Filings 18 · Auction stage 18



HOUSING STOCK

Homes	41,104
Median value (AVM)	\$162K
Median size	1,388 ft²
Median bedrooms	3
Median year built	1956
Single family	92%
Condos	3.7%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	54%
Underwater (LTV 125% or more)	2.2%
Owner occupied	87%
Company owned	9.9%
Median loan-to-value	46%

Typical ownership tenure

18.2 yrs

COMMUNITY

Population	103,180
Density	233 / mi²
Median household income	\$61K
Average household income	\$78K
Crime index (US avg 100)	101
Air pollution index (US avg 100)	96
Earthquake index (US avg 100)	14
Homes occupied	92%
Bachelor's or higher	14%
Poverty rate	13.8%
Unemployment	1.6%
Average temp	47°F
Annual precip	31 in
Sunshine	50%

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.