Kalkaska County, MI

County · MI · Michigan

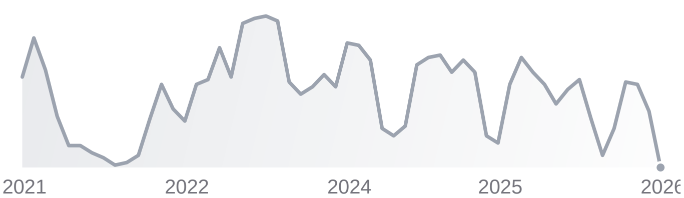
STRONG BUYER'S MARKET

$163K	-25.1%	285	$156K
MEDIAN SALE PRICE	1-YR CHANGE	SALES (12 MO)	MEDIAN VALUE (AVM)

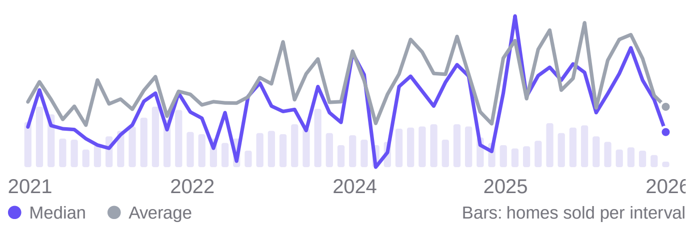
Market temperature — Strong buyer's market · 19 / 100

MARKET TRENDS (5 YEARS)

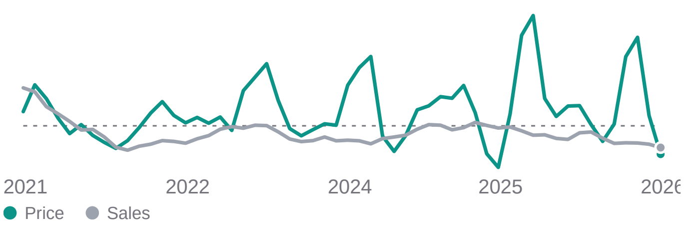
Market temperature (0–100) — 19 / 100



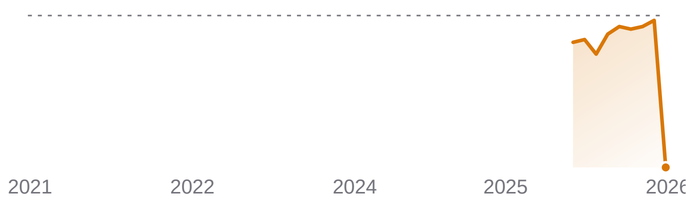
Sale prices — Median $120K · Average $159K



Growth (year over year) — Price -25.1% · Sales -19.3%



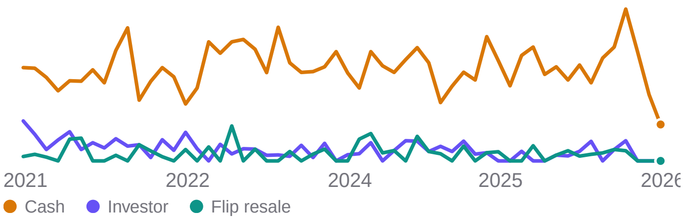
Sale premium vs estimated value — -23.2%



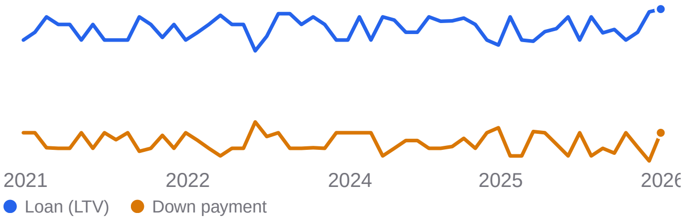
Annual turnover (share of homes sold) — 2.2%

BUYERS & OUTCOMES

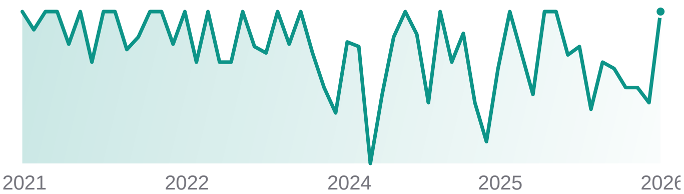
Buyer mix — Cash 20% · Investor 0% · Flip resale 0%



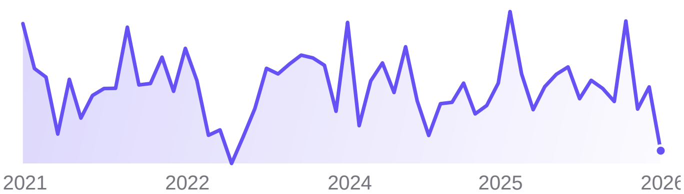
Financing (share of purchase price) — Loan (LTV) 100% · Down payment 20%



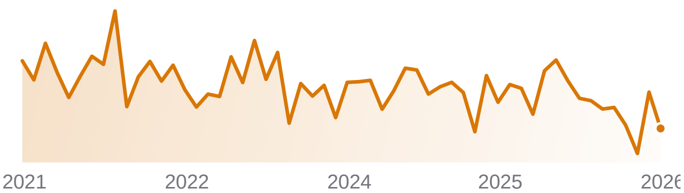
Sellers who sold at a gain — 100%



Typical hold before selling — 1.5 yrs



Median annualized return at resale — +5.2%



Preforeclosure filings — Filings 1 · Auction stage 1

HOUSING STOCK

Homes	12,917
Median value (AVM)	$156K
Single family	96%
Condos	4.4%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	70%
Underwater (LTV 125% or more)	4.9%
Owner occupied	56%
Company owned	13%
Median loan-to-value	0%
Typical ownership tenure	126.6 yrs

COMMUNITY

Population	18,819
Density	34 / mi²
Median household income	$59K
Average household income	$75K
Crime index (US avg 100)	132
Air pollution index (US avg 100)	83
Earthquake index (US avg 100)	12
Homes occupied	68%
Bachelor's or higher	13%
Poverty rate	11.7%
Unemployment	1.6%
Average temp	43°F
Annual precip	32 in
Sunshine	50%

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