

Otsego County, MI

County · MI · Michigan

SELLER'S MARKET

\$251K

MEDIAN SALE PRICE

+10.0%

1-YR CHANGE

494

SALES (12 MO)

\$234K

MEDIAN VALUE (AVM)

Market temperature

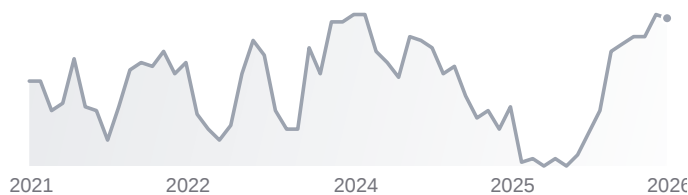
Seller's market · 72 / 100



MARKET TRENDS (5 YEARS)

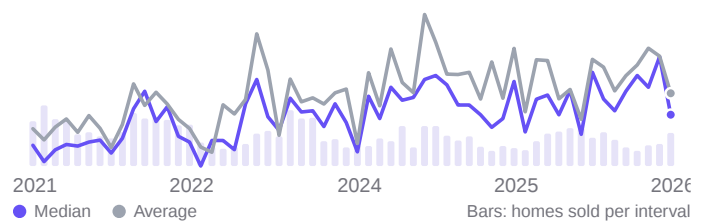
Market temperature (0–100)

72 / 100



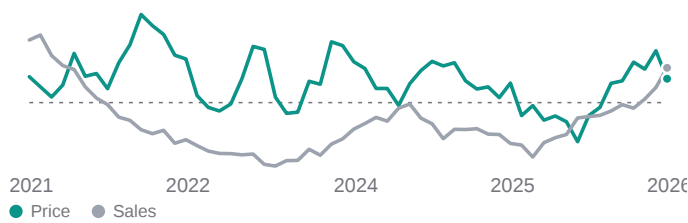
Sale prices

Median \$215K · Average \$242K



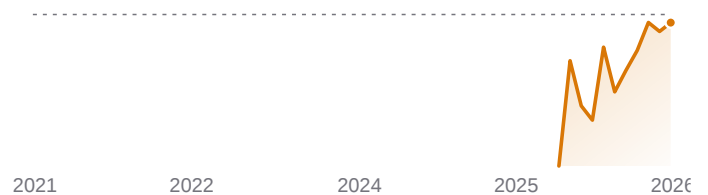
Growth (year over year)

Price +10.0% · Sales +14.6%



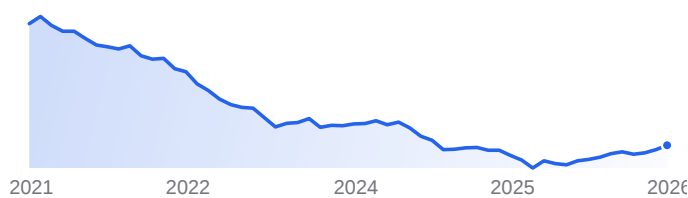
Sale premium vs estimated value

-0.2%



Annual turnover (share of homes sold)

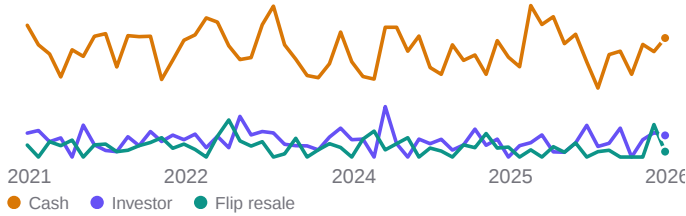
3.4%



BUYERS & OUTCOMES

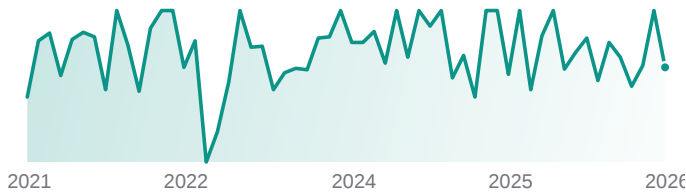
Buyer mix

Cash 46% · Investor 8.3% · Flip resale 2.1%



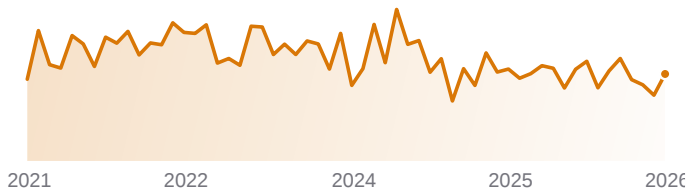
Sellers who sold at a gain

91%

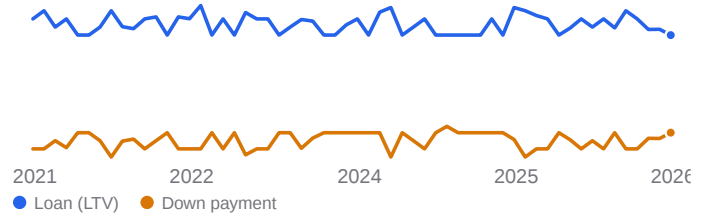


Median annualized return at resale

+9.0%

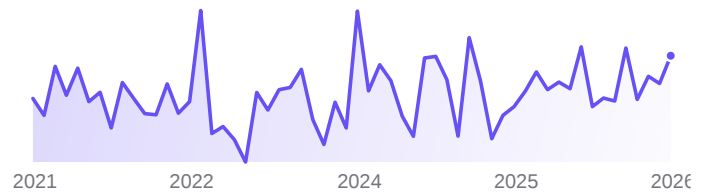


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



Typical hold before selling

5.9 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	14,406
Median value (AVM)	\$234K
Single family	95%
Condos	3.2%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	73%
Underwater (LTV 125% or more)	1.6%
Owner occupied	64%
Company owned	19%
Median loan-to-value	20%
Typical ownership tenure	12.9 yrs

COMMUNITY

Population	26,296
Density	51 / mi²
Median household income	\$66K
Average household income	\$85K
Crime index (US avg 100)	121
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	14
Homes occupied	74%
Bachelor's or higher	16%
Poverty rate	10.3%
Unemployment	1.7%
Average temp	43°F
Annual precip	35 in
Sunshine	49%

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