

Three Rivers

City · MI · Michigan > St. Joseph County

BALANCED MARKET

\$214K

MEDIAN SALE PRICE

+5.7%

1-YR CHANGE

307

SALES (12 MO)

\$207K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 59 / 100

Buyer's market

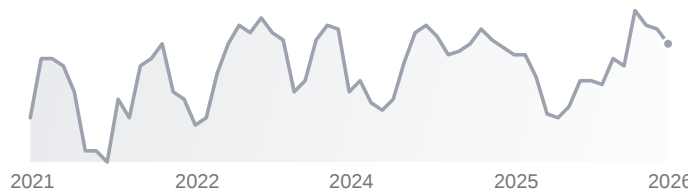
Balanced

Seller's market

MARKET TRENDS (5 YEARS)

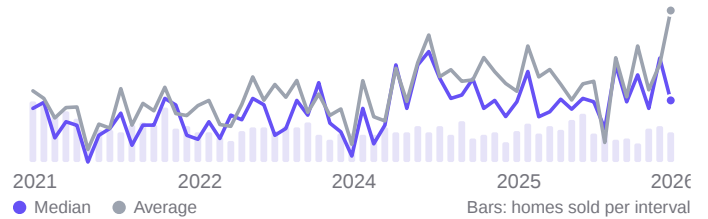
Market temperature (0-100)

59 / 100



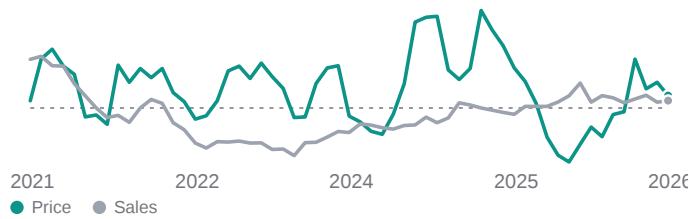
Sale prices

Median \$197K · Average \$331K



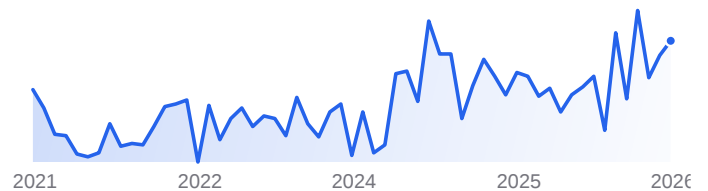
Growth (year over year)

Price +5.7% · Sales +3.4%



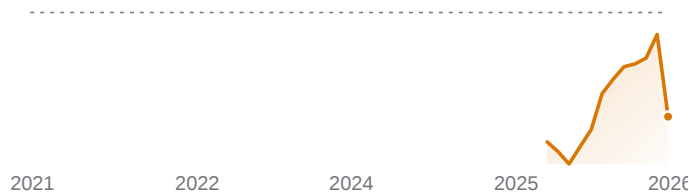
Price per square foot

\$183/ft²



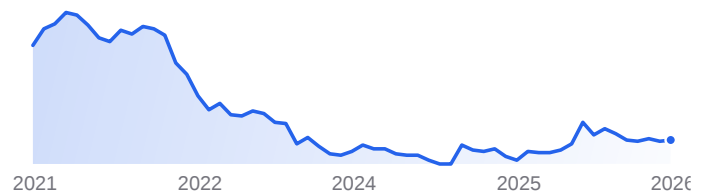
Sale premium vs estimated value

-3.2%



Annual turnover (share of homes sold)

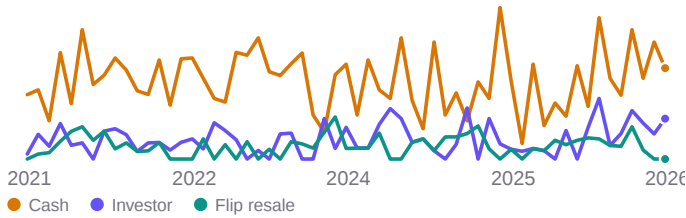
3.9%



BUYERS & OUTCOMES

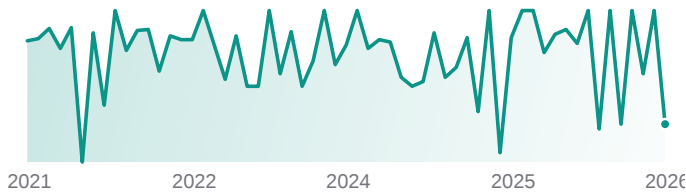
Buyer mix

Cash 38% · Investor 17% · Flip resale 0%



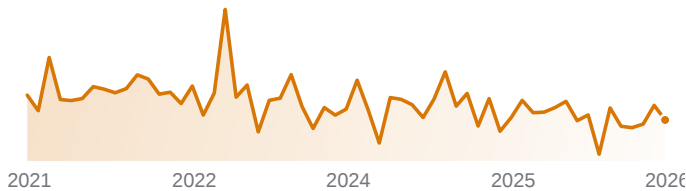
Sellers who sold at a gain

70%

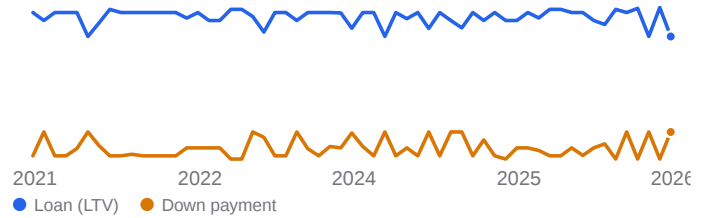


Median annualized return at resale

+5.8%

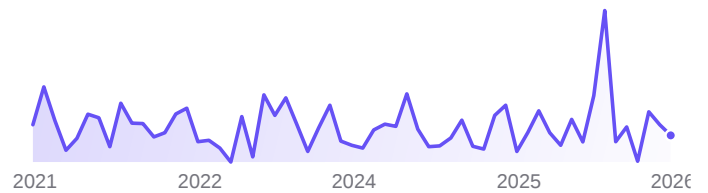


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



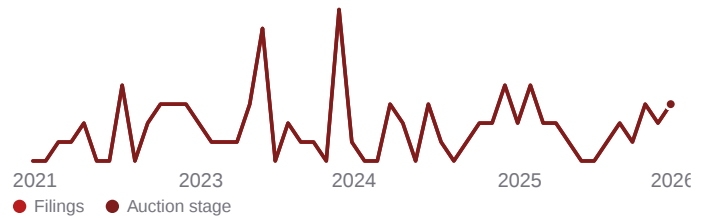
Typical hold before selling

4.8 yrs



Preforeclosure filings

Filings 4 · Auction stage 4



HOUSING STOCK

Homes	7,773
Median value (AVM)	\$207K
Median size	1,440 ft²
Median bedrooms	3
Median year built	1962
Single family	97%
Condos	1.9%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	64%
Underwater (LTV 125% or more)	2.0%
Owner occupied	78%
Company owned	14%
Median loan-to-value	34%

Typical ownership tenure

17.1 yrs

COMMUNITY

Population	8,114
Density	1,459 / mi ²
Median household income	\$54K
Average household income	\$65K
Crime index (US avg 100)	123
Air pollution index (US avg 100)	79
Earthquake index (US avg 100)	22
Homes occupied	91%
Bachelor's or higher	10%
Poverty rate	14.0%
Unemployment	1.4%
Average temp	49°F
Annual precip	37 in
Sunshine	46%

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.