Troy 48085

ZIP code · MI · Michigan › Oakland County › Troy

BALANCED MARKET

$487K	+16.0%	265	$437K
MEDIAN SALE PRICE	1-YR CHANGE	SALES (12 MO)	MEDIAN VALUE (AVM)

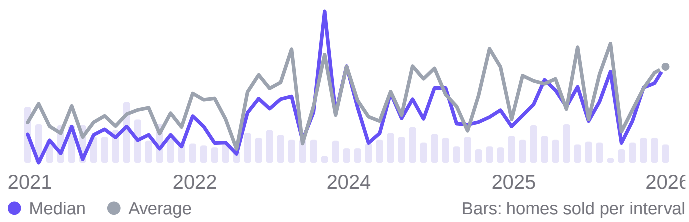
Market temperature Balanced market · 55 / 100

Buyer's market Balanced Seller's market

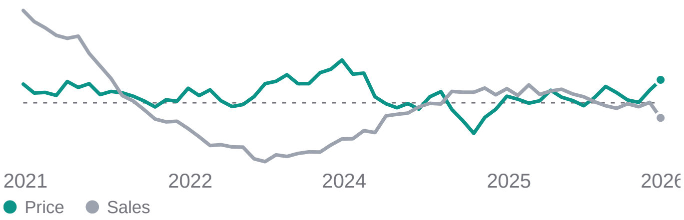
MARKET TRENDS (5 YEARS)

Market temperature (0–100) **55 / 100**

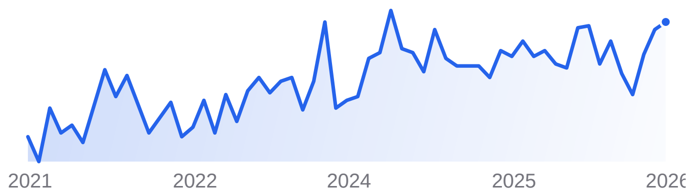
Sale prices **Median $512K · Average $509K**



Growth (year over year) **Price +16.0% · Sales -10.5%**

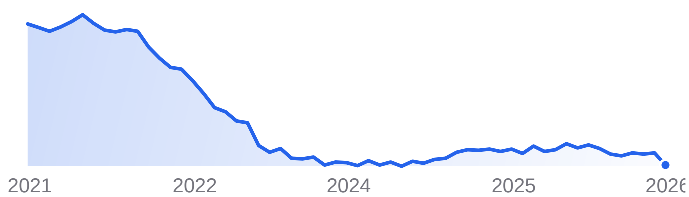


Price per square foot **$241/ft²**



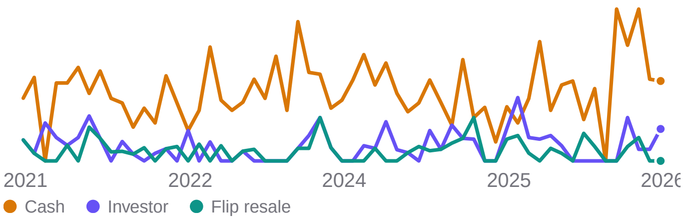
Sale premium vs estimated value **+0.0%**

Annual turnover (share of homes sold) **2.8%**

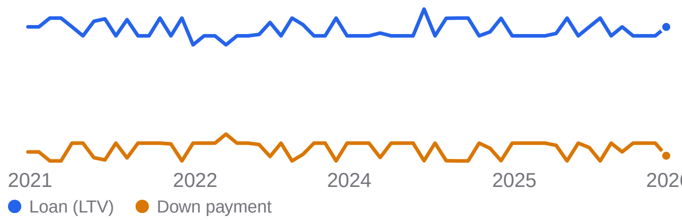


BUYERS & OUTCOMES

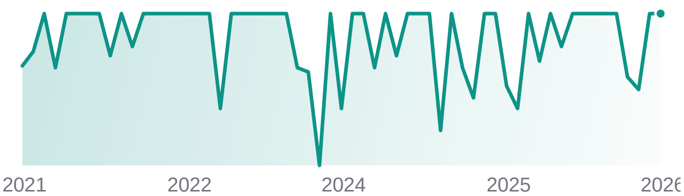
Buyer mix — Cash 26% · Investor 11% · Flip resale 0%



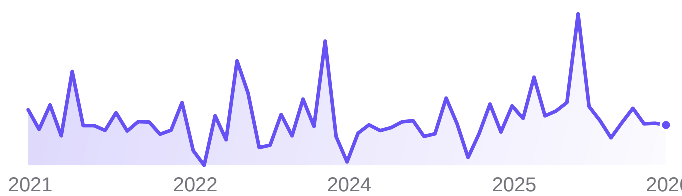
Financing (share of purchase price) — Loan (LTV) 85% · Down payment 13%



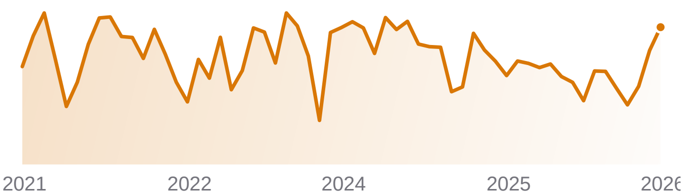
Sellers who sold at a gain — 100%



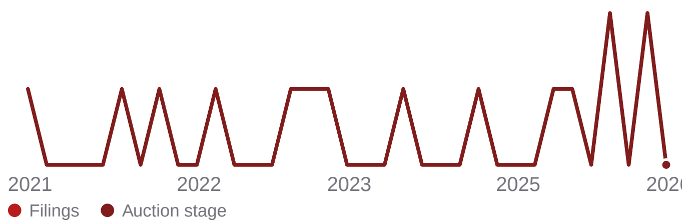
Typical hold before selling — 7.6 yrs



Median annualized return at resale — +7.0%



Preforeclosure filings — Filings 1 · Auction stage 1



HOUSING STOCK

Homes	9,529
Median value (AVM)	$437K
Median size	2,085 ft²
Median bedrooms	3
Median year built	1976
Single family	85%
Condos	15%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	53%
Underwater (LTV 125% or more)	1.7%
Owner occupied	92%
Company owned	12%
Median loan-to-value	48%

Typical ownership tenure	**16.9 yrs**

COMMUNITY

Population	**26,986**
Density	**2,855 / mi²**
Median household income	**$133K**
Average household income	**$153K**
Crime index (US avg 100)	**22**
Air pollution index (US avg 100)	**96**
Earthquake index (US avg 100)	**20**
Homes occupied	**97%**
Bachelor's or higher	**34%**
Poverty rate	**4.4%**
Unemployment	**1.2%**
Average temp	**48°F**
Annual precip	**32 in**
Sunshine	**53%**

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.