

Gaines 48436

ZIP code · MI · Michigan > Genesee County > Gaines

BALANCED MARKET

\$268K

MEDIAN SALE PRICE

+1.2%

1-YR CHANGE

38

SALES (12 MO)

\$268K

MEDIAN VALUE (AVM)

Market temperature

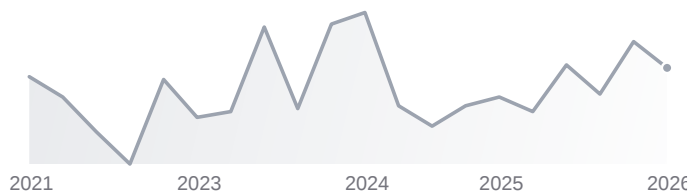
Balanced market · 52 / 100



MARKET TRENDS (5 YEARS)

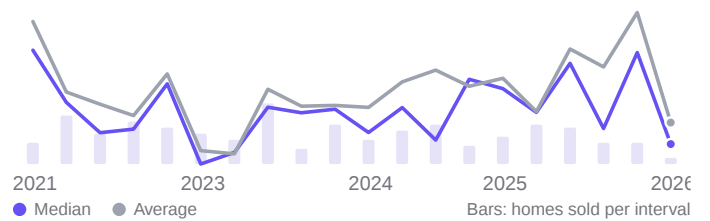
Market temperature (0–100)

52 / 100



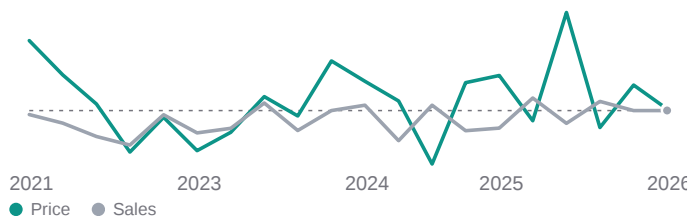
Sale prices

Median \$175K · Average \$207K



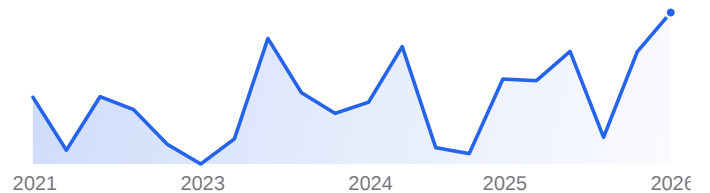
Growth (year over year)

Price +1.2% · Sales +0.0%



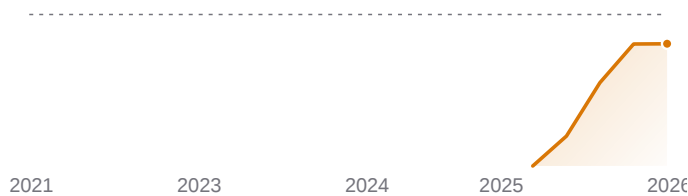
Price per square foot

\$203/ft²



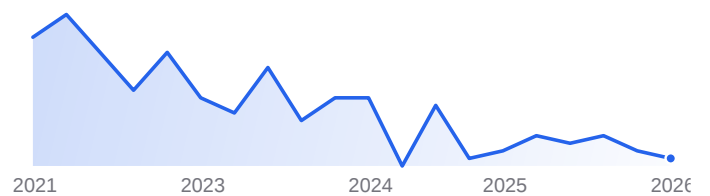
Sale premium vs estimated value

-0.7%



Annual turnover (share of homes sold)

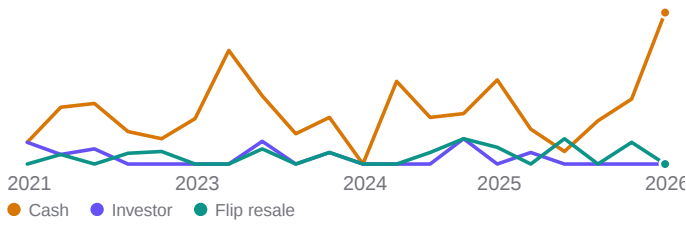
2.6%



BUYERS & OUTCOMES

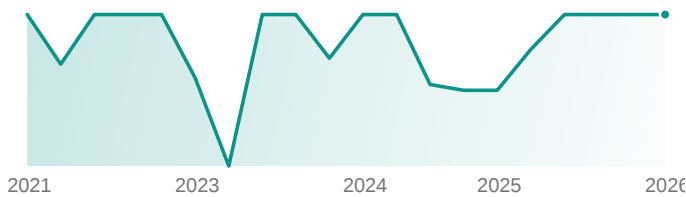
Buyer mix

Cash 100% · Investor 0% · Flip resale 0%



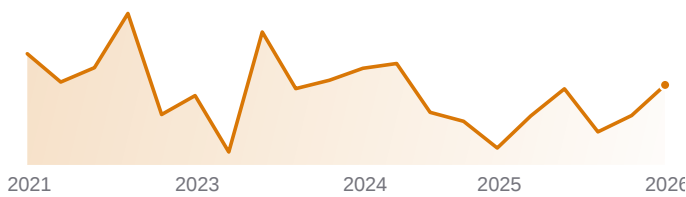
Sellers who sold at a gain

100%

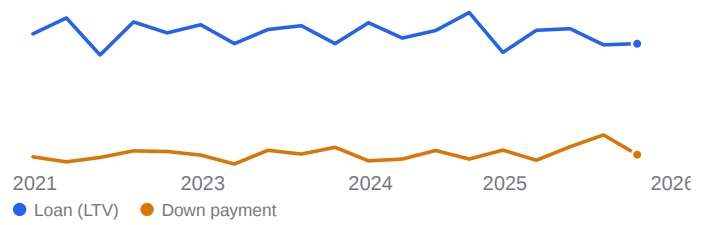


Median annualized return at resale

+7.0%

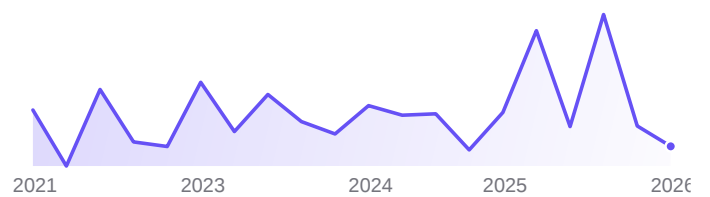


Financing (share of purchase price) Loan (LTV) 80% · Down payment 7.9%



Typical hold before selling

3.0 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	1,459
Median value (AVM)	\$268K
Median size	1,522 ft²
Median bedrooms	3
Median year built	1978
Single family	98%
Condos	1.5%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	63%
Underwater (LTV 125% or more)	0.8%
Owner occupied	95%
Company owned	5.5%
Median loan-to-value	40%

Typical ownership tenure

17.8 yrs

COMMUNITY

Population	3,951
Density	122 / mi²
Median household income	\$85K
Average household income	\$115K
Crime index (US avg 100)	27
Air pollution index (US avg 100)	97
Earthquake index (US avg 100)	19
Homes occupied	97%
Bachelor's or higher	20%
Poverty rate	4.5%
Unemployment	1.7%
Average temp	47°F
Annual precip	32 in
Sunshine	50%

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