

# Saginaw 48601

ZIP code · MI · Michigan > Saginaw County > Saginaw

BALANCED MARKET

**\$77K**

MEDIAN SALE PRICE

**+19.1%**

1-YR CHANGE

**302**

SALES (12 MO)

**\$61K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 49 / 100



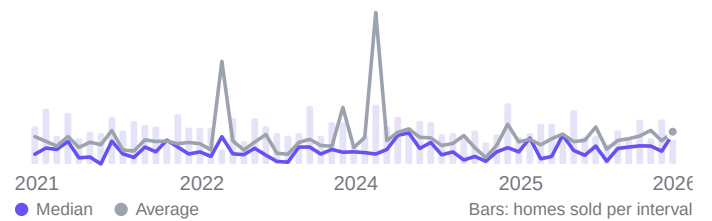
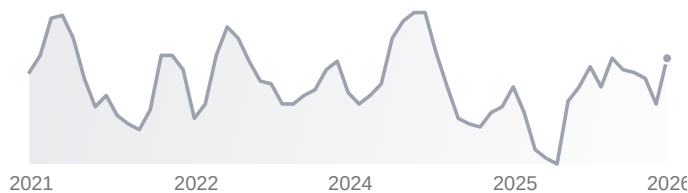
## MARKET TRENDS (5 YEARS)

Market temperature (0-100)

49 / 100

Sale prices

Median \$98K · Average \$103K

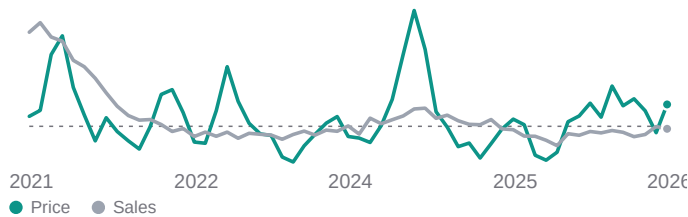


Growth (year over year)

Price +19.1% · Sales -2.3%

Price per square foot

\$79/ft²

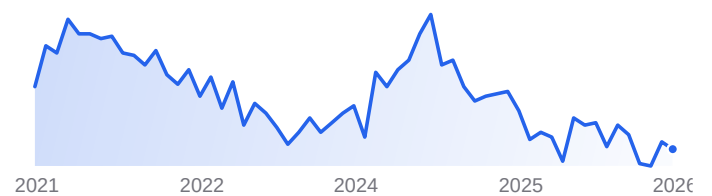
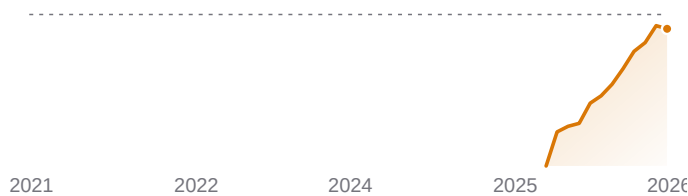


Sale premium vs estimated value

-0.8%

Annual turnover (share of homes sold)

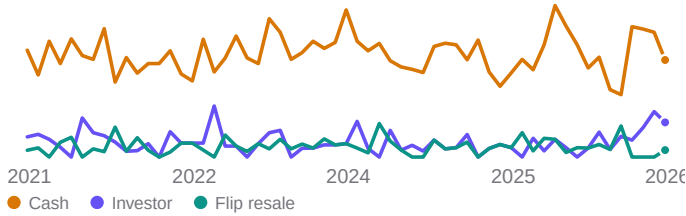
2.1%



## BUYERS & OUTCOMES

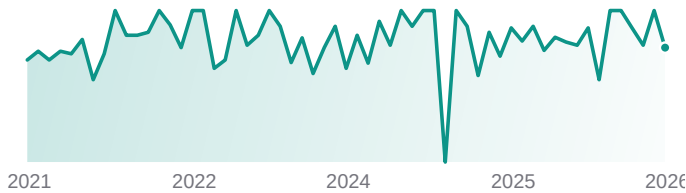
### Buyer mix

Cash 52% · Investor 19% · Flip resale 3.7%



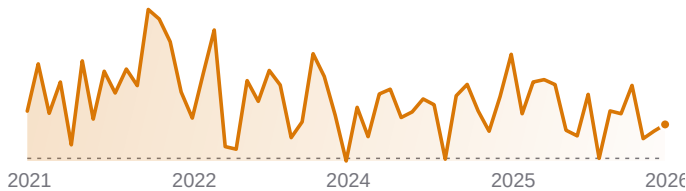
### Sellers who sold at a gain

79%

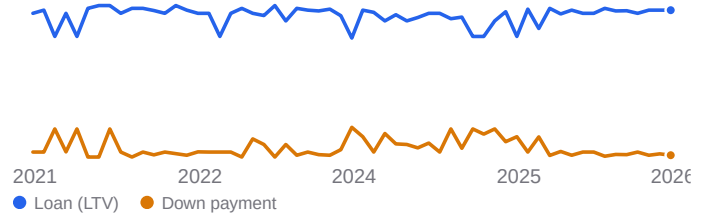


### Median annualized return at resale

+5.2%



### Financing (share of purchase price) Loan (LTV) 97% · Down payment 3.0%



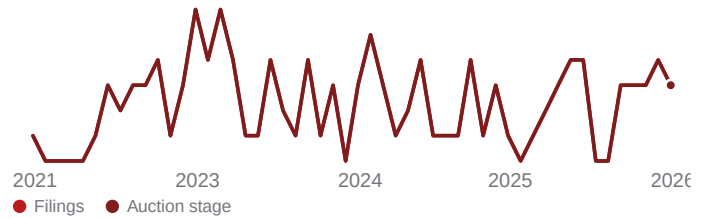
### Typical hold before selling

4.8 yrs



### Preforeclosure filings

Filings 4 · Auction stage 4



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 14,069    |
| Median value (AVM) | \$61K     |
| Median size        | 1,108 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1955      |
| Single family      | 99%       |

## EQUITY & OWNERSHIP

|                               |          |
|-------------------------------|----------|
| Equity rich (LTV 50% or less) | 78%      |
| Underwater (LTV 125% or more) | 2.6%     |
| Owner occupied                | 68%      |
| Company owned                 | 16%      |
| Median loan-to-value          | 0%       |
| Typical ownership tenure      | 22.3 yrs |

## COMMUNITY

|                                  |           |
|----------------------------------|-----------|
| Population                       | 32,177    |
| Density                          | 309 / mi² |
| Median household income          | \$42K     |
| Average household income         | \$54K     |
| Crime index (US avg 100)         | 139       |
| Air pollution index (US avg 100) | 95        |
| Earthquake index (US avg 100)    | 17        |
| Homes occupied                   | 87%       |
| Bachelor's or higher             | 7%        |
| Poverty rate                     | 30.5%     |
| Unemployment                     | 1.1%      |
| Average temp                     | 48°F      |
| Annual precip                    | 32 in     |
| Sunshine                         | 50%       |

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.