

Saginaw 48602

ZIP code · MI · Michigan > Saginaw County > Saginaw

BALANCED MARKET

\$86K

MEDIAN SALE PRICE

+5.3%

1-YR CHANGE

495

SALES (12 MO)

\$72K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 53 / 100



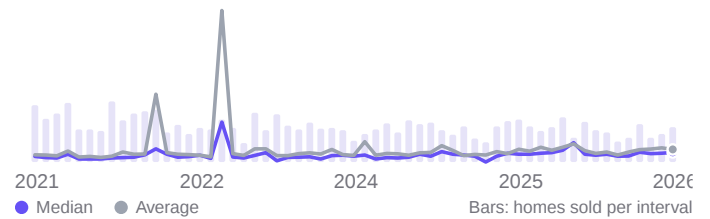
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

53 / 100

Sale prices

Median \$90K · Average \$105K

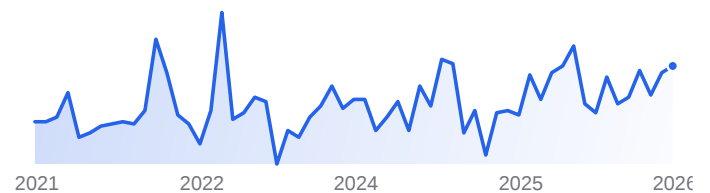
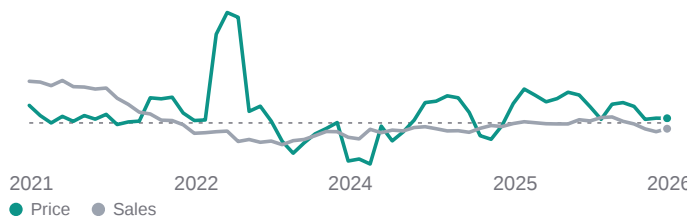


Growth (year over year)

Price +5.3% · Sales -6.4%

Price per square foot

\$79/ft²

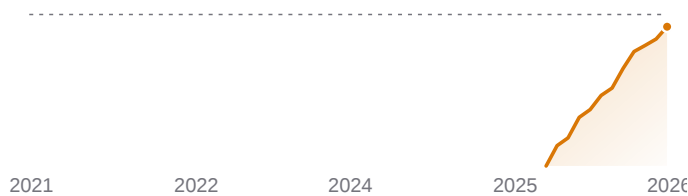


Sale premium vs estimated value

-0.4%

Annual turnover (share of homes sold)

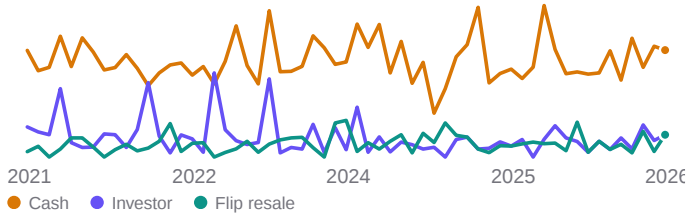
4.4%



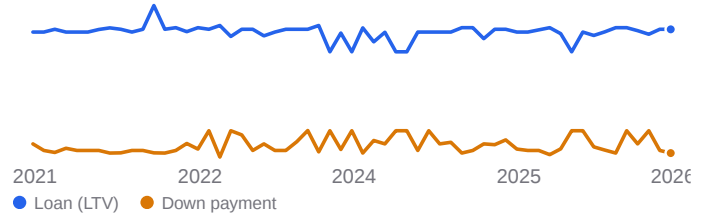
BUYERS & OUTCOMES

Buyer mix

Cash 52% · Investor 11% · Flip resale 11%

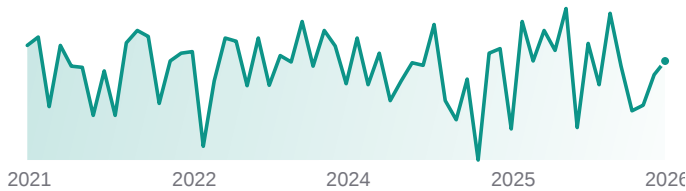


Financing (share of purchase price) Loan (LTV) 97% · Down payment 3.0%



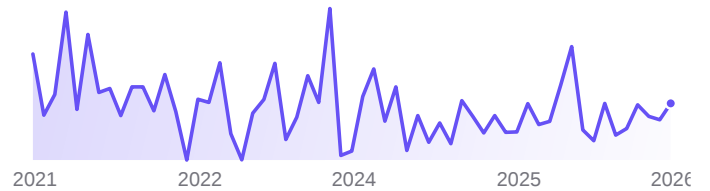
Sellers who sold at a gain

85%



Typical hold before selling

5.1 yrs



Median annualized return at resale

+6.1%



Preforeclosure filings

Filings 5 · Auction stage 5



HOUSING STOCK

Homes	11,219
Median value (AVM)	\$72K
Median size	1,216 ft²
Median bedrooms	3
Median year built	1929
Single family	99%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	66%
Underwater (LTV 125% or more)	2.8%
Owner occupied	71%
Company owned	18%
Median loan-to-value	0%
Typical ownership tenure	12.9 yrs

COMMUNITY

Population	27,760
Density	3,341 / mi²
Median household income	\$44K
Average household income	\$59K
Crime index (US avg 100)	133
Air pollution index (US avg 100)	100
Earthquake index (US avg 100)	14
Homes occupied	89%
Bachelor's or higher	11%
Poverty rate	27.1%
Unemployment	1.5%
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.