

Saginaw 48604

ZIP code · MI · Michigan > Saginaw County > Saginaw

BALANCED MARKET

\$148K

MEDIAN SALE PRICE

+8.0%

1-YR CHANGE

140

SALES (12 MO)

\$132K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 58 / 100

Buyer's market

Balanced

Seller's market

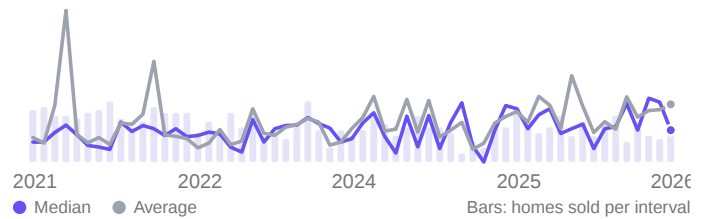
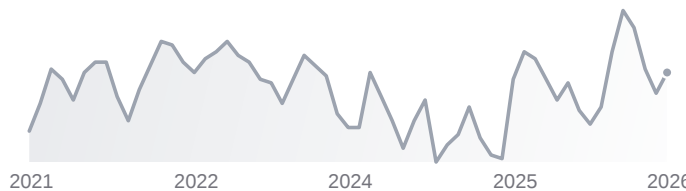
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

58 / 100

Sale prices

Median \$118K · Average \$157K

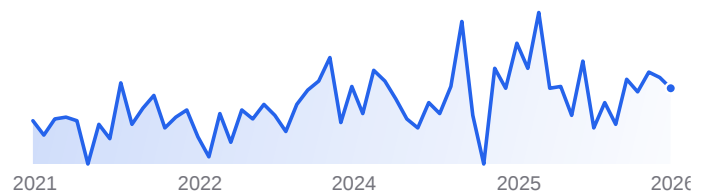
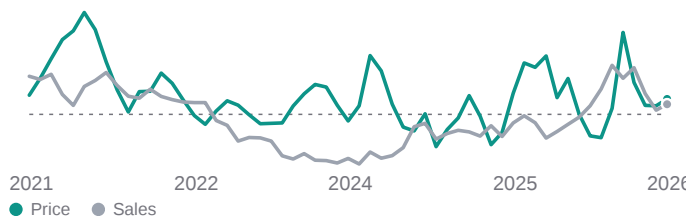


Growth (year over year)

Price +8.0% · Sales +5.3%

Price per square foot

\$103/ft²

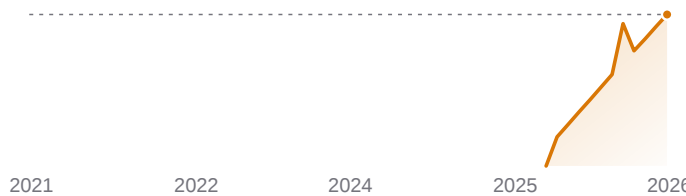


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

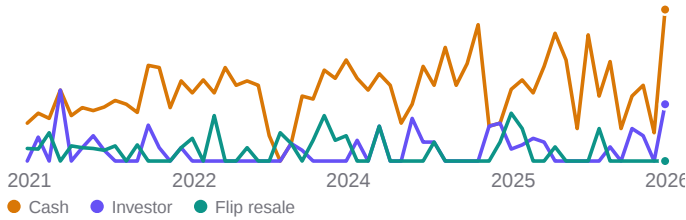
3.8%



BUYERS & OUTCOMES

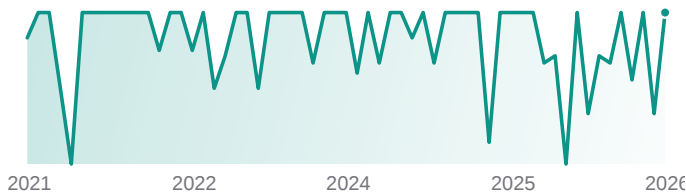
Buyer mix

Cash 67% · Investor 25% · Flip resale 0%



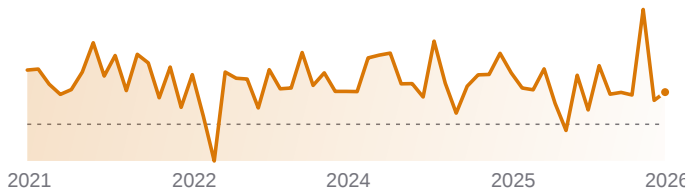
Sellers who sold at a gain

100%

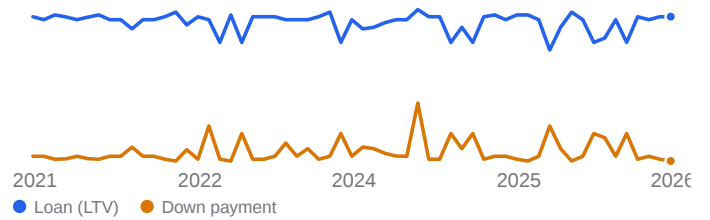


Median annualized return at resale

+7.2%

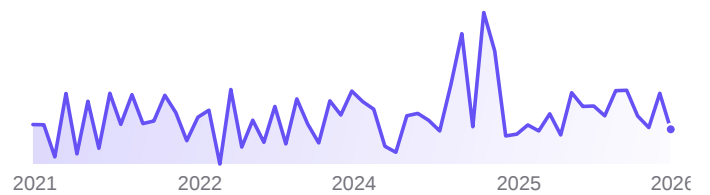


Financing (share of purchase price) Loan (LTV) 97% · Down payment 1.8%



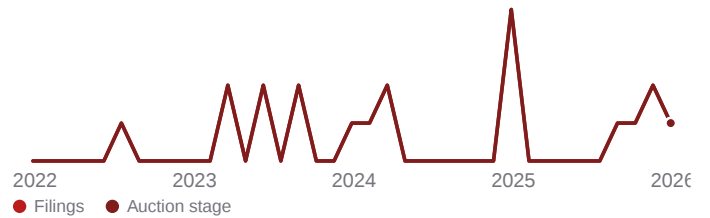
Typical hold before selling

3.9 yrs



Preforeclosure filings

Filings 2 · Auction stage 2



HOUSING STOCK

Homes	3,705
Median value (AVM)	\$132K
Median size	1,272 ft²
Median bedrooms	3
Median year built	1958
Single family	98%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	59%
Underwater (LTV 125% or more)	1.0%
Owner occupied	88%
Company owned	8.8%
Median loan-to-value	40%
Typical ownership tenure	18.6 yrs

COMMUNITY

Population	12,465
Density	472 / mi²
Median household income	\$55K
Average household income	\$78K
Crime index (US avg 100)	110
Air pollution index (US avg 100)	100
Earthquake index (US avg 100)	11
Homes occupied	80%
Bachelor's or higher	17%
Poverty rate	27.8%
Unemployment	1.3%
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.