

Saginaw 48609

ZIP code · MI · Michigan > Saginaw County > Saginaw

BALANCED MARKET

\$201K

MEDIAN SALE PRICE

+11.3%

1-YR CHANGE

168

SALES (12 MO)

\$199K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 57 / 100



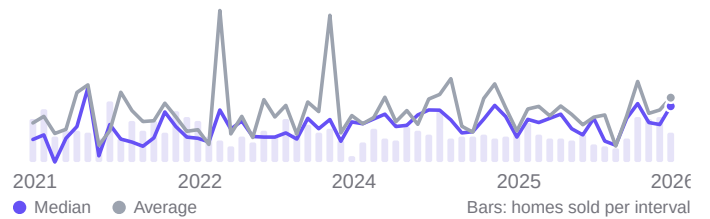
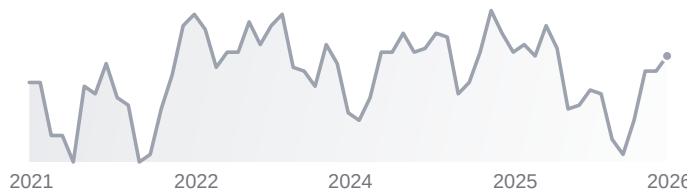
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

57 / 100

Sale prices

Median \$229K · Average \$250K

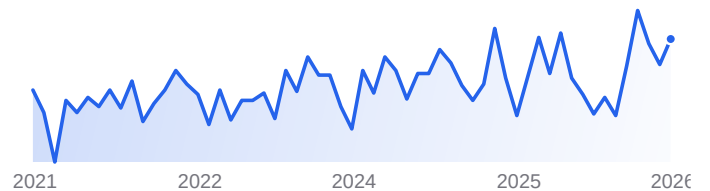
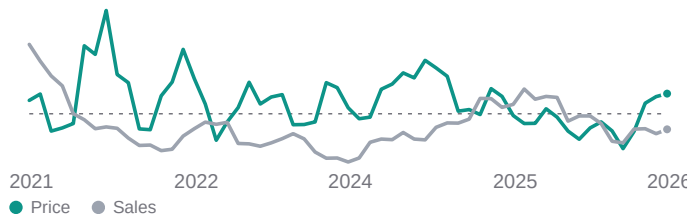


Growth (year over year)

Price +11.3% · Sales -8.7%

Price per square foot

\$157/ft²

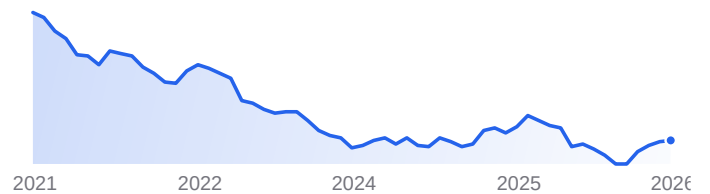


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

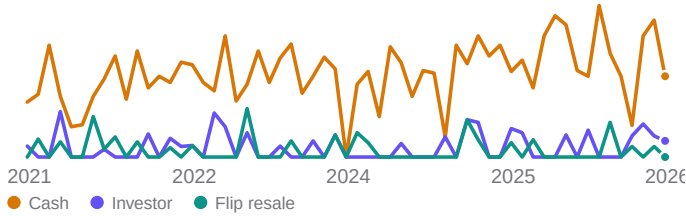
3.5%



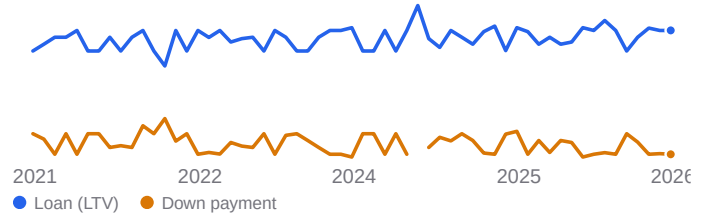
BUYERS & OUTCOMES

Buyer mix

Cash 33% · Investor 6.7% · Flip resale 0%

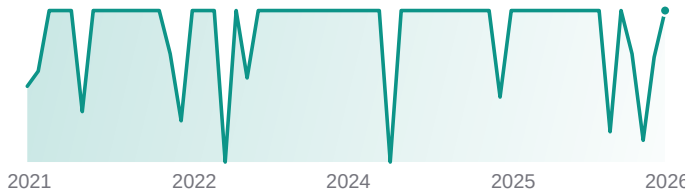


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



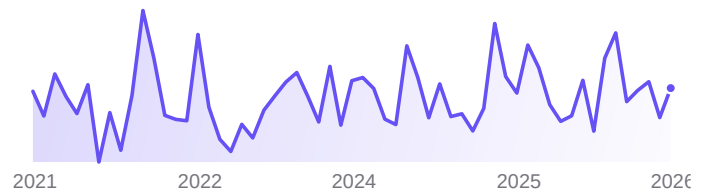
Sellers who sold at a gain

100%



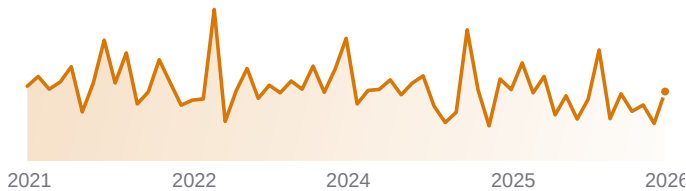
Typical hold before selling

5.8 yrs



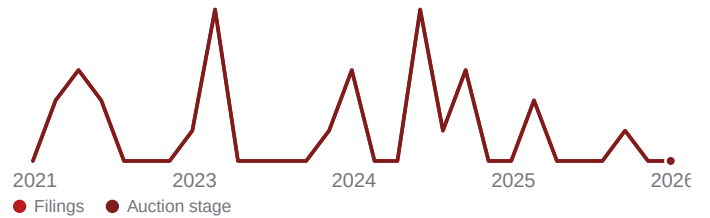
Median annualized return at resale

+7.2%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	4,798
Median value (AVM)	\$199K
Median size	1,572 ft²
Median bedrooms	3
Median year built	1970
Single family	86%
Condos	11%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	55%
Underwater (LTV 125% or more)	2.1%
Owner occupied	93%
Company owned	12%
Median loan-to-value	46%

Typical ownership tenure

17.7 yrs

COMMUNITY

Population	11,901
Density	254 / mi²
Median household income	\$77K
Average household income	\$97K
Crime index (US avg 100)	66
Air pollution index (US avg 100)	100
Earthquake index (US avg 100)	17
Homes occupied	95%
Bachelor's or higher	16%
Poverty rate	11.9%
Unemployment	1.6%
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.