

Merrill 48637

ZIP code · MI · Michigan > Saginaw County > Merrill

BALANCED MARKET

\$142K

MEDIAN SALE PRICE

+16.7%

1-YR CHANGE

43

SALES (12 MO)

\$200K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 52 / 100



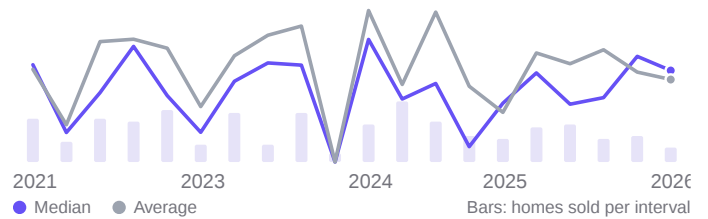
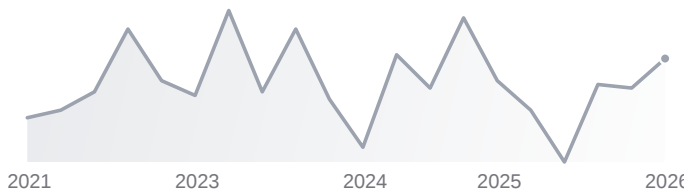
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

52 / 100

Sale prices

Median \$150K · Average \$142K

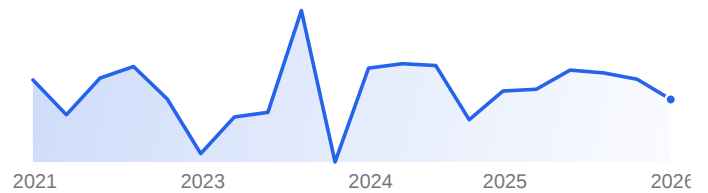
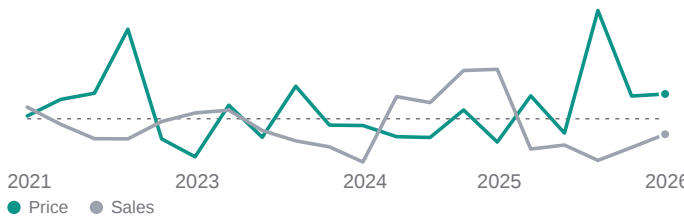


Growth (year over year)

Price +16.7% · Sales -10.4%

Price per square foot

\$90/ft²

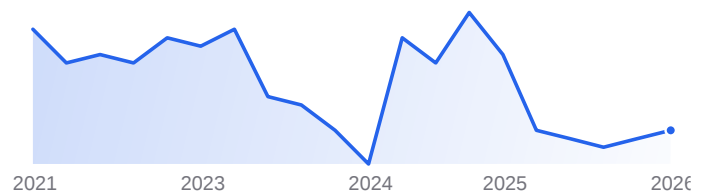


Sale premium vs estimated value

-21.0%

Annual turnover (share of homes sold)

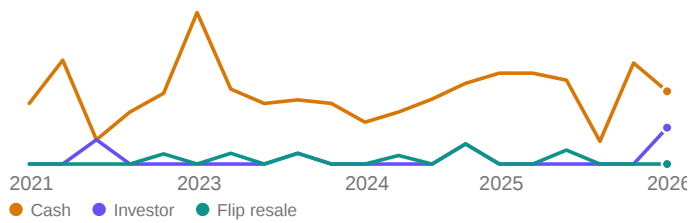
3.1%



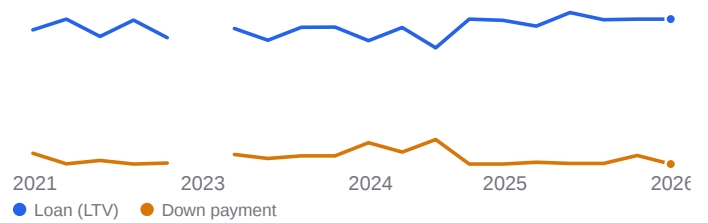
BUYERS & OUTCOMES

Buyer mix

Cash 40% · Investor 20% · Flip resale 0%

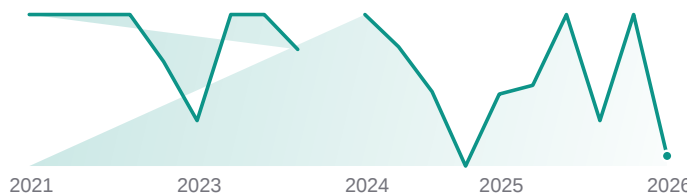


Financing (share of purchase price) Loan (LTV) 97% · Down payment 3.0%



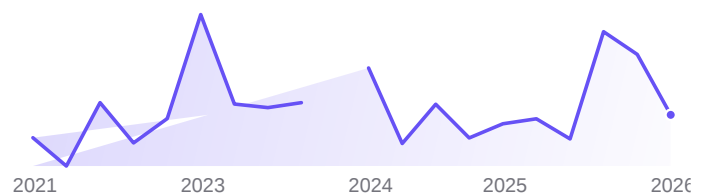
Sellers who sold at a gain

67%



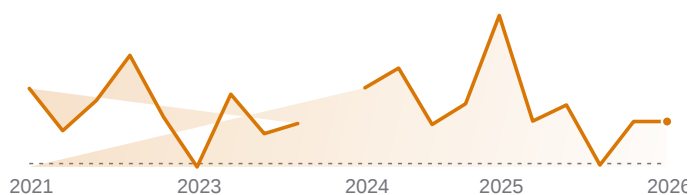
Typical hold before selling

3.7 yrs



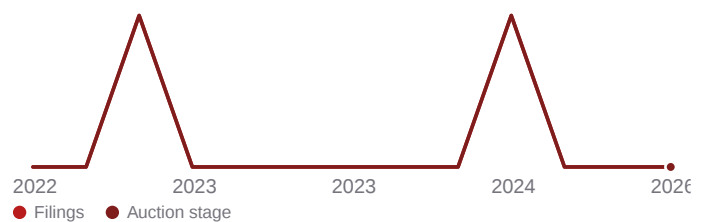
Median annualized return at resale

+7.3%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	1,402
Median value (AVM)	\$200K
Median size	1,508 ft²
Median bedrooms	3
Median year built	1972
Single family	93%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	69%
Underwater (LTV 125% or more)	1.3%
Owner occupied	91%
Company owned	14%
Median loan-to-value	24%
Typical ownership tenure	20.7 yrs

COMMUNITY

Population	3,803
Density	52 / mi²
Median household income	\$71K
Average household income	\$90K
Crime index (US avg 100)	118
Air pollution index (US avg 100)	98
Earthquake index (US avg 100)	19
Homes occupied	94%
Bachelor's or higher	14%
Poverty rate	9.5%
Unemployment	1.5%
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.