

Saginaw 48638

ZIP code · MI · Michigan > Saginaw County > Saginaw

SELLER'S MARKET

\$222K

MEDIAN SALE PRICE

+4.1%

1-YR CHANGE

203

SALES (12 MO)

\$197K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 65 / 100

Buyer's market

Balanced

Seller's market

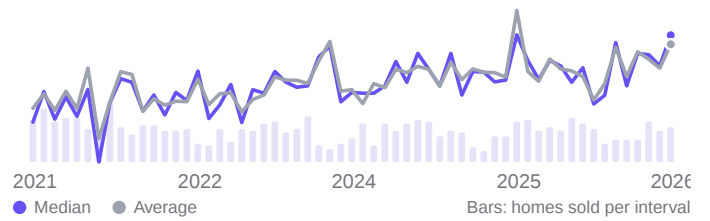
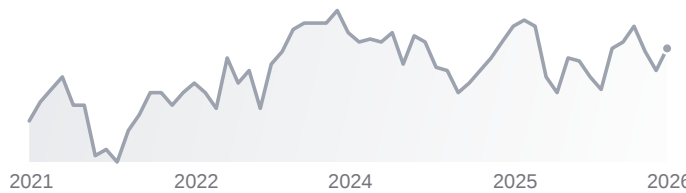
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

65 / 100

Sale prices

Median \$245K · Average \$233K

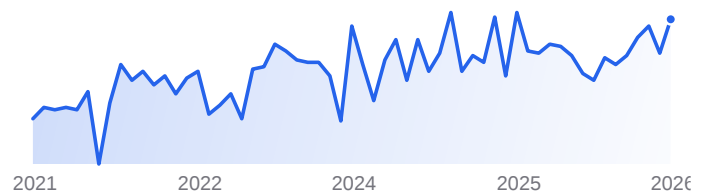
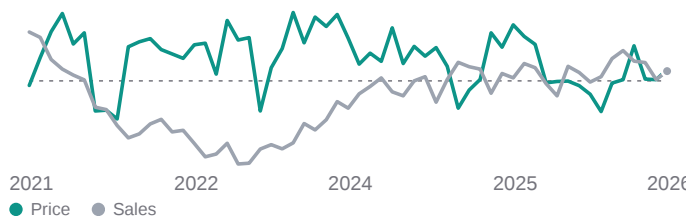


Growth (year over year)

Price +4.1% · Sales +3.6%

Price per square foot

\$135/ft²

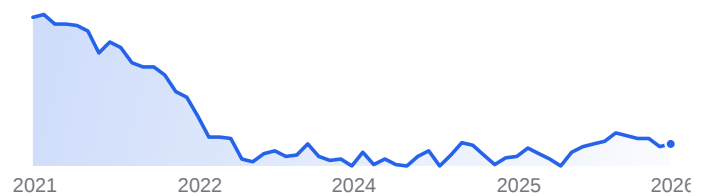
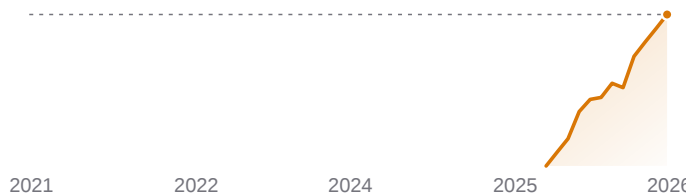


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

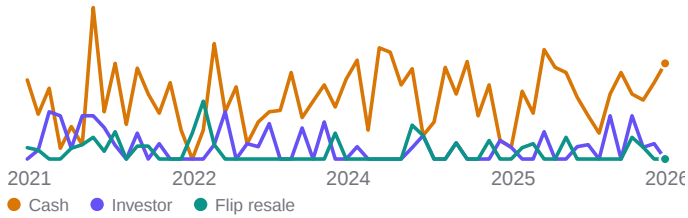
4.4%



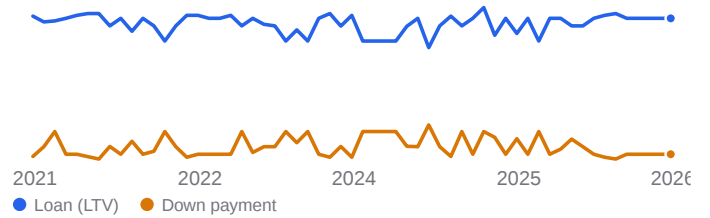
BUYERS & OUTCOMES

Buyer mix

Cash 37% · Investor 0% · Flip resale 0%

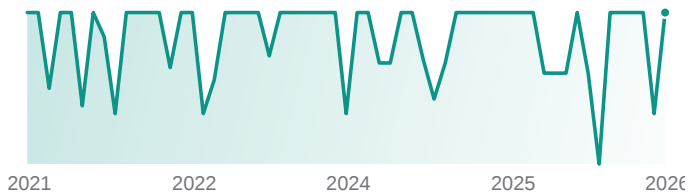


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



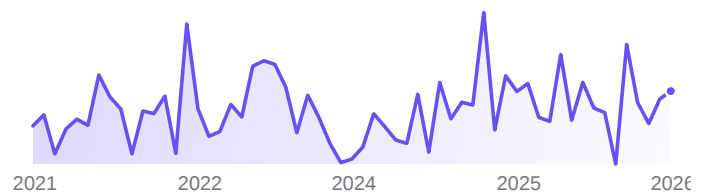
Sellers who sold at a gain

100%



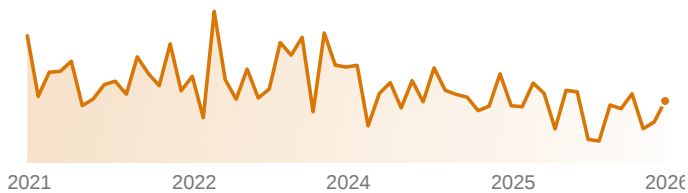
Typical hold before selling

5.9 yrs



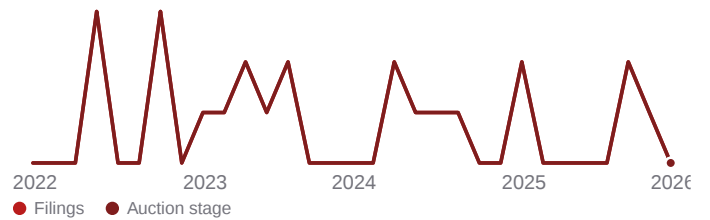
Median annualized return at resale

+7.0%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	4,577
Median value (AVM)	\$197K
Median size	1,560 ft²
Median bedrooms	3
Median year built	1964
Single family	89%
Condos	8.8%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	54%
Underwater (LTV 125% or more)	1.0%
Owner occupied	91%
Company owned	11%
Median loan-to-value	48%

Typical ownership tenure

14.0 yrs

COMMUNITY

Population	13,290
Density	1,959 / mi²
Median household income	\$67K
Average household income	\$87K
Crime index (US avg 100)	88
Air pollution index (US avg 100)	93
Earthquake index (US avg 100)	13
Homes occupied	95%
Bachelor's or higher	24%
Poverty rate	10.3%
Unemployment	1.8%
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.