

Oakley 48649

ZIP code · MI · Michigan > Saginaw County > Oakley

BUYER'S MARKET

\$102K

MEDIAN SALE PRICE

-42.4%

1-YR CHANGE

17

SALES (12 MO)

\$143K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 21 / 100



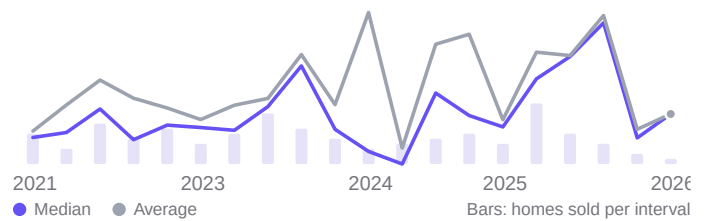
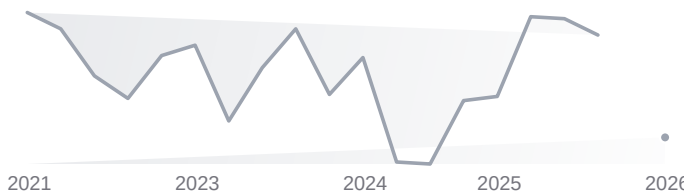
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

21 / 100

Sale prices

Median \$120K · Average \$120K

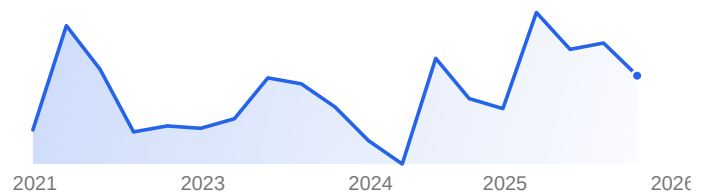
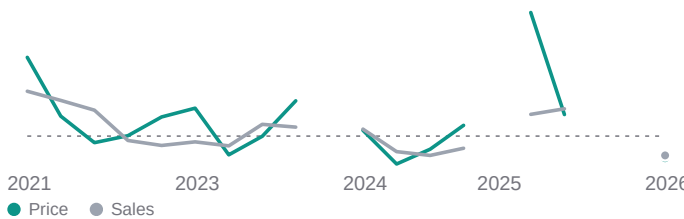


Growth (year over year)

Price -42.4% · Sales -37.0%

Price per square foot

\$106/ft²



Sale premium vs estimated value

+42.5%

Annual turnover (share of homes sold)

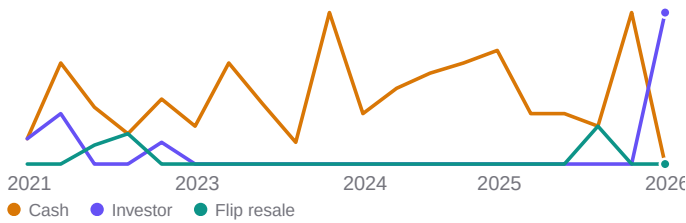
2.6%



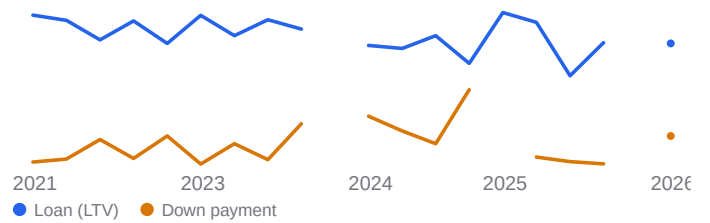
BUYERS & OUTCOMES

Buyer mix

Cash 0% · Investor 100% · Flip resale 0%

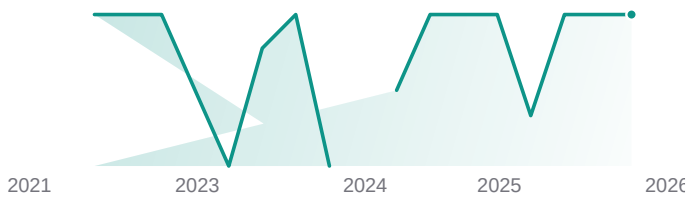


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



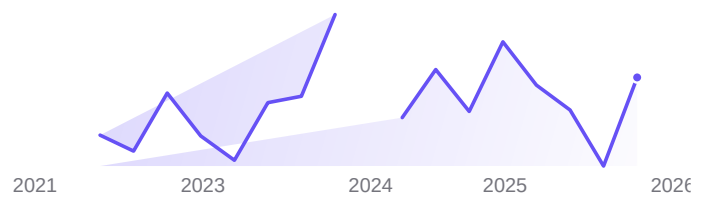
Sellers who sold at a gain

100%



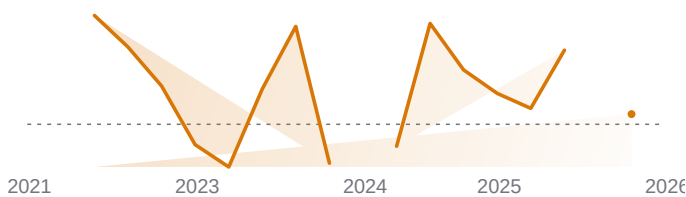
Typical hold before selling

8.6 yrs



Median annualized return at resale

+1.2%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	658
Median value (AVM)	\$143K
Median size	1,448 ft²
Median bedrooms	3
Median year built	1971
Single family	96%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	60%
Underwater (LTV 125% or more)	4.2%
Owner occupied	90%
Company owned	6.2%
Median loan-to-value	35%
Typical ownership tenure	20.3 yrs

COMMUNITY

Population	1,622
Density	66 / mi²
Median household income	\$62K
Average household income	\$78K
Crime index (US avg 100)	69
Air pollution index (US avg 100)	93
Earthquake index (US avg 100)	19
Homes occupied	95%
Bachelor's or higher	10%
Poverty rate	13.4%
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, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.