

Saint Charles 48655

ZIP code · MI · Michigan > Saginaw County

BUYER'S MARKET

\$170K

MEDIAN SALE PRICE

-5.6%

1-YR CHANGE

84

SALES (12 MO)

\$183K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 39 / 100



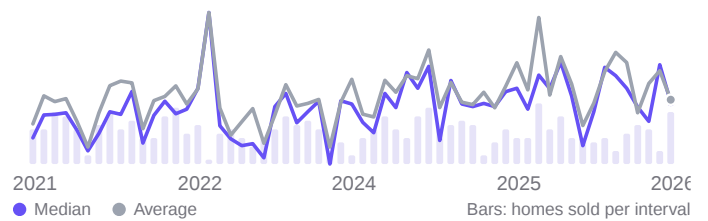
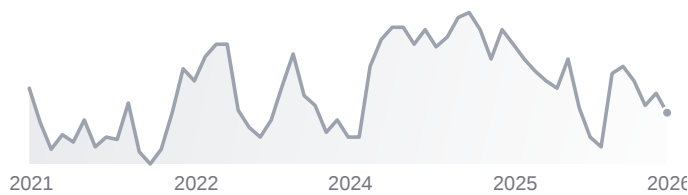
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

39 / 100

Sale prices

Median \$158K · Average \$163K

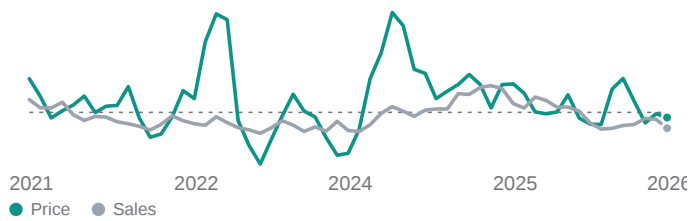


Growth (year over year)

Price -5.6% · Sales -16.8%

Price per square foot

\$125/ft²

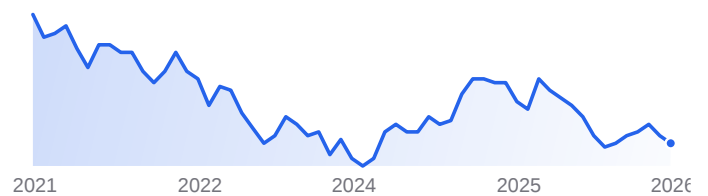
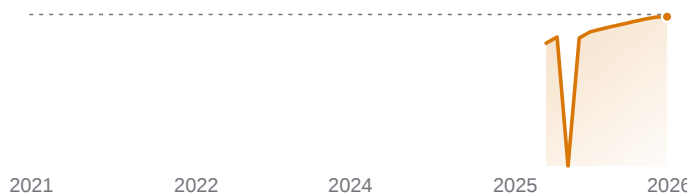


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

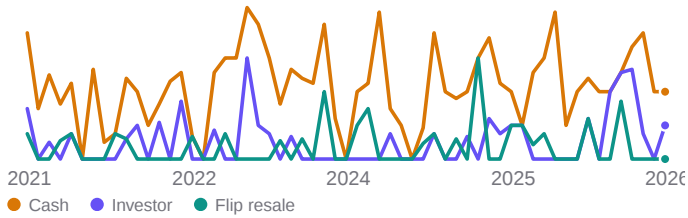
3.2%



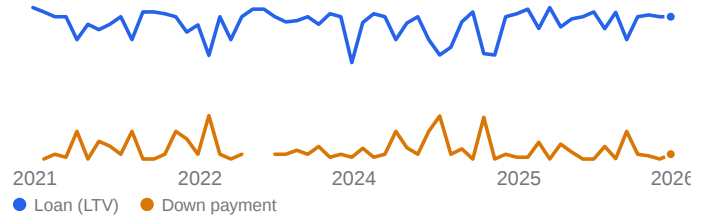
BUYERS & OUTCOMES

Buyer mix

Cash 33% · Investor 17% · Flip resale 0%

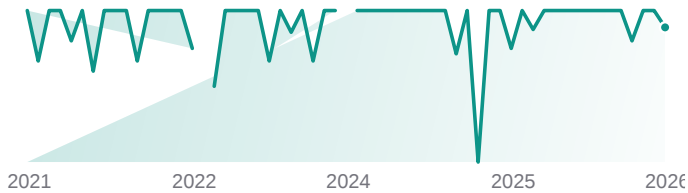


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



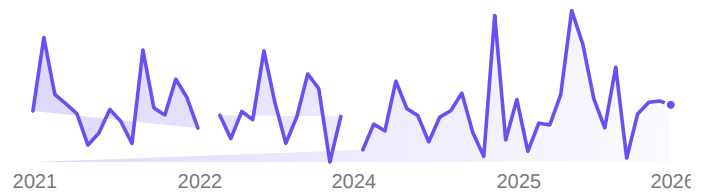
Sellers who sold at a gain

89%



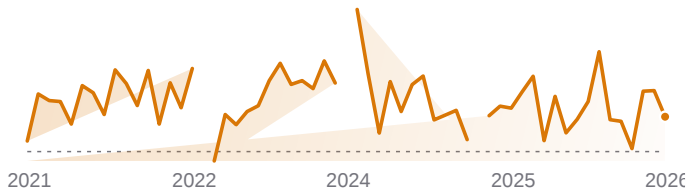
Typical hold before selling

5.1 yrs



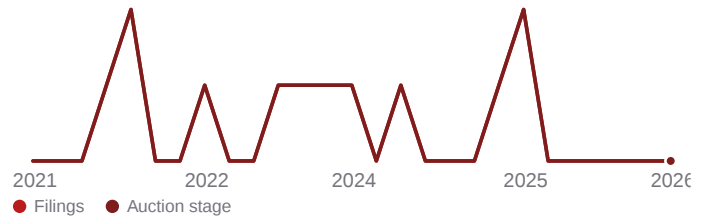
Median annualized return at resale

+6.1%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	2,585
Median value (AVM)	\$183K
Median size	1,462 ft²
Median bedrooms	3
Median year built	1971
Single family	93%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	62%
Underwater (LTV 125% or more)	1.8%
Owner occupied	91%
Company owned	10%
Median loan-to-value	36%
Typical ownership tenure	19.6 yrs

COMMUNITY

Population	6,368
Density	65 / mi²
Median household income	\$67K
Average household income	\$82K
Crime index (US avg 100)	89
Air pollution index (US avg 100)	100
Earthquake index (US avg 100)	13
Homes occupied	93%
Bachelor's or higher	12%
Poverty rate	10.7%
Unemployment	1.7%
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.