

Bay City 48706

ZIP code · MI · Michigan > Bay County > Bay City

BALANCED MARKET

\$172K

MEDIAN SALE PRICE

-4.9%

1-YR CHANGE

558

SALES (12 MO)

\$174K

MEDIAN VALUE (AVM)

Market temperature

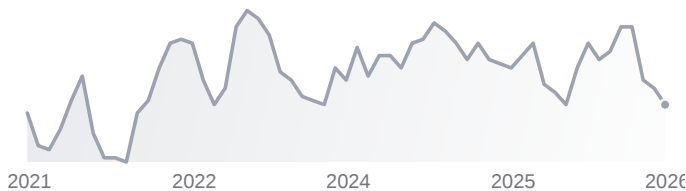
Balanced market · 43 / 100



MARKET TRENDS (5 YEARS)

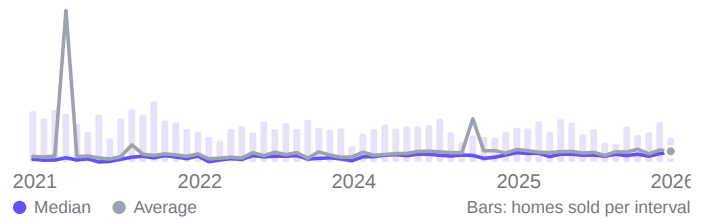
Market temperature (0-100)

43 / 100



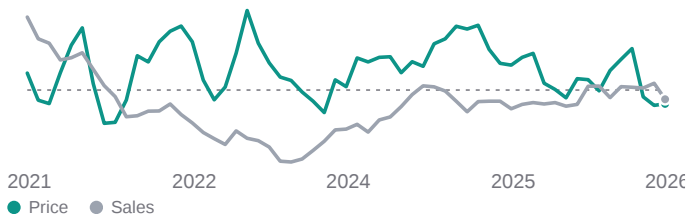
Sale prices

Median \$190K · Average \$199K



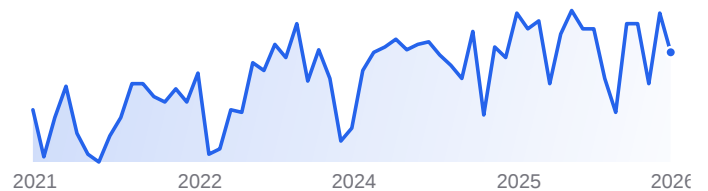
Growth (year over year)

Price -4.9% · Sales -3.3%



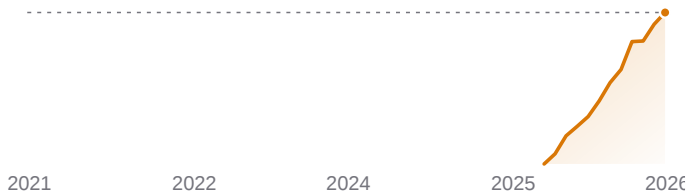
Price per square foot

\$123/ft²



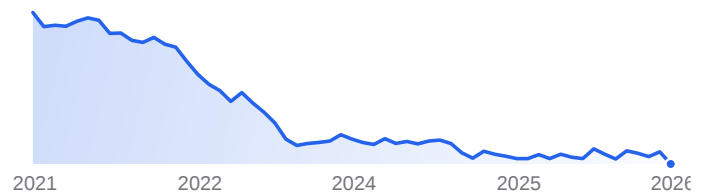
Sale premium vs estimated value

+0.0%



Annual turnover (share of homes sold)

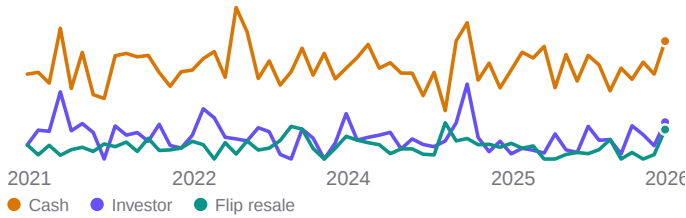
3.6%



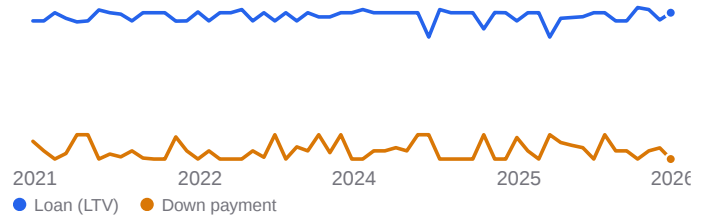
BUYERS & OUTCOMES

Buyer mix

Cash 43% · Investor 14% · Flip resale 11%

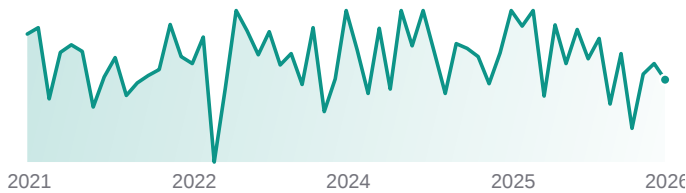


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



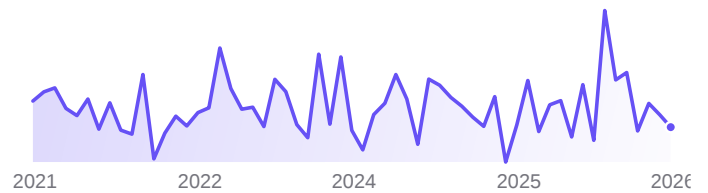
Sellers who sold at a gain

87%



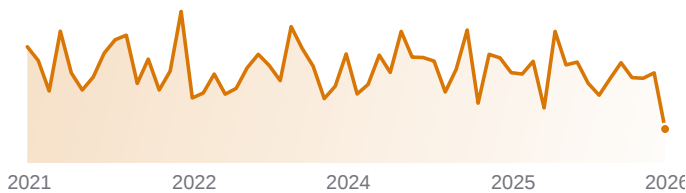
Typical hold before selling

5.1 yrs



Median annualized return at resale

+2.8%



Preforeclosure filings

Filings 9 · Auction stage 9



HOUSING STOCK

Homes	15,668
Median value (AVM)	\$174K
Median size	1,391 ft²
Median bedrooms	3
Median year built	1958
Single family	89%
Condos	6.0%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	53%
Underwater (LTV 125% or more)	2.3%
Owner occupied	88%
Company owned	10.0%
Median loan-to-value	48%

Typical ownership tenure

16.8 yrs

COMMUNITY

Population	39,140
Density	528 / mi²
Median household income	\$65K
Average household income	\$77K
Crime index (US avg 100)	93
Air pollution index (US avg 100)	97
Earthquake index (US avg 100)	14
Homes occupied	93%
Bachelor's or higher	14%
Poverty rate	14.4%
Unemployment	1.5%
Average temp	47°F
Annual precip	31 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.