

Bay City 48708

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

BALANCED MARKET

\$121K

MEDIAN SALE PRICE

-3.1%

1-YR CHANGE

421

SALES (12 MO)

\$114K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 46 / 100



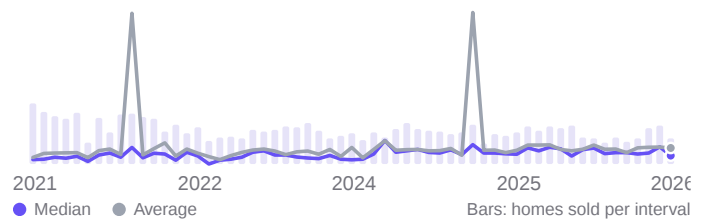
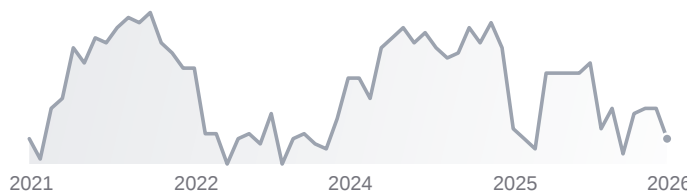
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

46 / 100

Sale prices

Median \$103K · Average \$139K

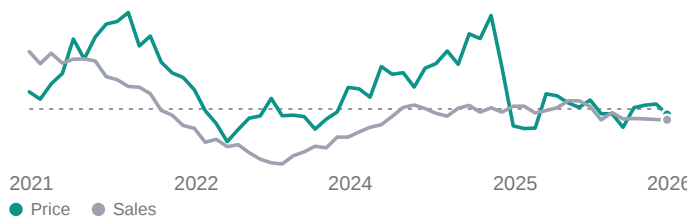


Growth (year over year)

Price -3.1% · Sales -6.0%

Price per square foot

\$77/ft²

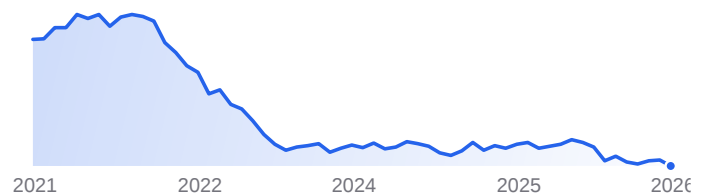
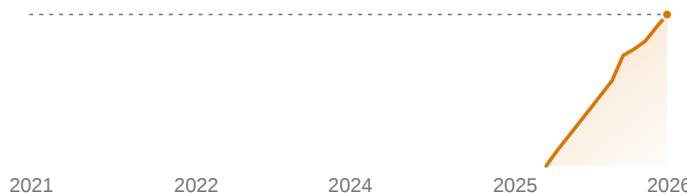


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

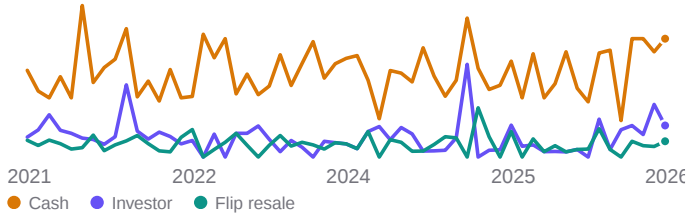
4.2%



BUYERS & OUTCOMES

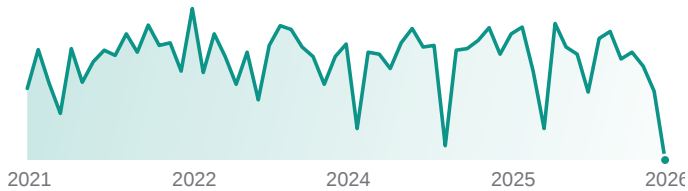
Buyer mix

Cash 50% · Investor 13% · Flip resale 6.7%



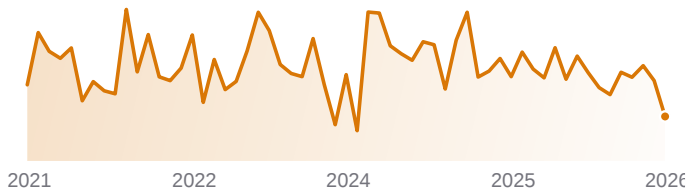
Sellers who sold at a gain

68%

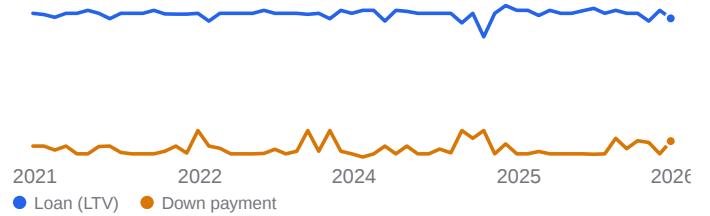


Median annualized return at resale

+3.9%

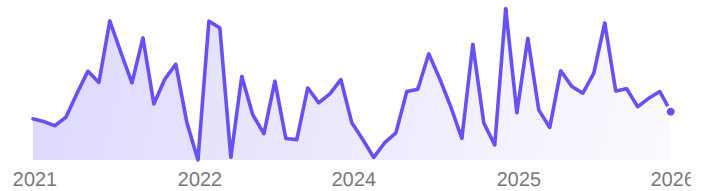


Financing (share of purchase price) Loan (LTV) 92% · Down payment 13%



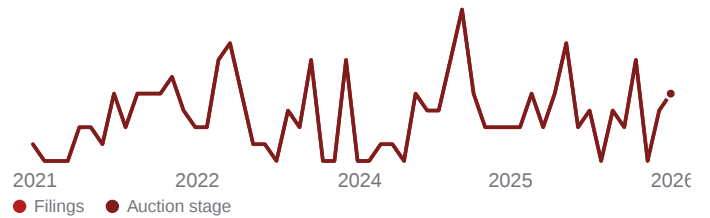
Typical hold before selling

4.7 yrs



Preforeclosure filings

Filings 5 · Auction stage 5



HOUSING STOCK

Homes	10,066
Median value (AVM)	\$114K
Median size	1,312 ft²
Median bedrooms	3
Median year built	1925
Single family	97%
Condos	2.2%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	53%
Underwater (LTV 125% or more)	2.3%
Owner occupied	82%
Company owned	11%
Median loan-to-value	47%

Typical ownership tenure

15.0 yrs

COMMUNITY

Population	25,875
Density	880 / mi²
Median household income	\$50K
Average household income	\$66K
Crime index (US avg 100)	126
Air pollution index (US avg 100)	96
Earthquake index (US avg 100)	13
Homes occupied	89%
Bachelor's or higher	11%
Poverty rate	20.1%
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.